

Global Business and Management Research

An International Journal

Vol. 3, No. 1

2011



GLOBAL BUSINESS AND MANAGEMENT RESEARCH

An International Journal

Volume 3, No. 1 • 2011



Universal-Publishers
Boca Raton

JOURNAL NAME: Global Business and Management Research: An International Journal
JOURNAL TYPE: Electronic Journal
PUBLISHER: Universal Publishers - Boca Raton, Florida, USA
FREQUENCY: Quarterly
EDITORS-IN-CHIEF: Mehran Nejati, Mostafa Nejati
WEBSITE: <http://www.gbmr.ioksp.com>

Global Business and Management Research: An International Journal
Email: mehran@gbmr.ioksp.com

© 2011 by The Journal of Global Business and Management Research
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ISSN 1947-5667/ ISBN 978-1-61233-034-1
Published by Universal-Publishers.com, Boca Raton – 2011
www.universal-publishers.com

Content

Evaluation of Users Information Security Practices at King Saud University Hospitals Ahmed I Albarrak	1
Developing an Integrated Information System to Enhance Employee Performance Er. Sahil Raj, Ms. Nidhi Walia, and Dr. Parveen Kaur Gill	7
The Effect of Attitude toward Advertisement on Yemeni Female Consumers' Attitude toward Brand and Purchase Intention Nabsiah Abdul Wahid and Methaq Ahmed	21
Toward a Systematic Framework for an Entrepreneurial University: A Study in Iranian Context with an IPOO Model Aidin Salamzadeh, Yashar Salamzadeh, and Mohammad Reza Daraei	30
Six Sigma in Manufacturing Sector in India Ashish Soti, Ravi Shankar, and O. P. Kaushal	38
Strategies for SMEs after Global Recession Durgesh Sharma, S. K. Garg, and Chitra Sharma	58
Best Practice through Benchmarking in Egyptian Organizations: An Empirical Analysis Hesham Magd	67
Organization Development Interventions for Prospectors: A Theoretical Framework and its Empirical Validation Sharadindu Pandey and Prof. RRK Sharma	79
Impact of Earnings Management on Capital Structure of Non- Financial Companies Listed On (KSE) Pakistan Safdar Hussain Tahir, Hazoor Muhammad Sabir, and Syed Zulifqar Ali Shah	96

Evaluation of Users Information Security Practices at King Saud University Hospitals

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Abstract

Purpose - This paper investigates the security behavior and awareness of employee at King Saud University hospitals, Saudi Arabia.

Design/methodology/approach - The study was conducted at King Saud University Hospitals (KSUHs) namely; King Khalid University Hospital (KKUH) and King Abdul Aziz University Hospital (KAUH). Data collection was done by a means of a questionnaire distributed to a random sample of 2000 employees (220 administrative staff, 380 physicians, 900 nursing staff and 500 technical staff). The questions were set to address the security behavior of users and explore their awareness on basics security issues. In total, 554 completed questionnaires were collected on which analysis was based. The (SPSS 16©) was used throughout the analysis to generate the summary tables and perform all data analysis. Comparison was held statistically significant if ($p \leq 0.05$).

Findings - Results show that significant differences were reported between employee categories with respect to security awareness issues such as sharing of computers, communication of password between office mates, and changing of password after being known by others or after being generated by the system. In all these situations, nursing staff appeared to be the most vulnerable group from which information security threats are expected. They are the least to comply with preliminary security requirements ($p=0.0001$).

Practical implications - Increasing security awareness and embedding security culture in the work environment through continuous training of staff are very important to minimize user threats in healthcare organizations. In addition, systematic monitoring and evaluation of employees' security behavior, and setting concrete policies and procedures for employees to follow are of high importance.

Keywords: Information Security, Privacy, Hospital Systems, Insider Threats, User Behavior

Paper type: Research Paper

Introduction

The growing dependence on information technology (IT) by healthcare organizations has made information security a permanent challenge facing these organizations (Knapp 2007). Almost all internet-connected organizations that use information technology in any way are striving hard to maintain effective information security (Stanton et al 2006). The loss of sensitive patients' data may cause a huge damage to the organization reputation. It can reduce customer confidence, undermine the organization reliability and jeopardize its competitiveness in the market. Breaches of confidentiality, in some cases, can result even in legal consequences, fines and penalties. (CISCO 2008, Williams 2008).

Information damage might take place in many forms such as intrusion into the systems, thefts of organization information, fraudulent use of information, defacement of organizational websites, and other forms of information loss or damage. Such damages are caused by hackers, virus writers, as well as insider users. Information security of healthcare systems is particularly vital due to the sensitive nature of information stored in these systems as well as the cost associated with the loss of patient data.

Information Security and User Behavior

Organizations sometimes consider information security as something that can be achieved by enhanced technologies (firewalls and intrusion detection software), and well trained IT professionals, while ignoring or giving only little attention to the role of systems' users who represent a critical factor in the implementation of the security process (Kajava et al 2006, Katz 2005). As many researchers have identified, technology can only be effective if it is taken within the framework of the environment in which it is placed (Williams 2008). Security threats emerging from user malicious practices are demonstrated by the size of computer crimes taken place in the last decades (Richardson 2008). Monitoring of user behavior and coordinating security awareness programs may contribute significantly in changing the user behavior toward security issues and accordingly reducing the risk of security threats (Johansson 2005). Several studies have shown that, rate of security malpractice drop significantly when employees are trained and understand the protective security measures and why they have been implemented (Williams 2008).

Objectives

The objectives of the current study were to analyze the security behavior of users at King Saud University Hospitals, Riyadh, Saudi Arabia, within the context of healthcare environment and workplaces, and to examine whether such behavior differ across employee categories.

Methodology

The study was conducted at King Saud University Hospitals (KSUHs) namely; King Khalid University Hospital (KKUH) and King Abdul Aziz University Hospital (KAUH), Saudi Arabia. KSUHs have 4112 full-time employees, including 843 physicians and 1595 nurses. The hospitals have 912 beds distributed among different clinical specialties. The study was approved by the KSUHs director and coordination with computer and information department.

Data collection was done by a means of a questionnaire distributed to a random sample of 2000 employees (220 administrative staff, 380 physicians, 900 nursing staff and 500 technical staff). The questions were set to address the security behavior of users and explore their awareness on some basic security and privacy issues. In total, 554 completed questionnaires were collected on which analysis was based.

The (SPSS 16[©]) was used throughout the analysis to generate the summary tables and perform all data analysis. Comparison was held statistically significant if ($p \leq 0.05$).

Results

Demographics of the sample indicated that 73% were females, Saudis constituted 18%, age, (40 +/- 0.5 yrs; mean +/- SE), period of employment at the hospitals, (7 +/- 0.3 yrs; mean +/- SE) and time since employee started using the hospital IT system, (6 +/- 0.2; mean +/- SE) years. Respondents were distributed between professions as follows; 62 Physicians (consultants, specialists and general practitioners), 49 administrative staff, 354 nursing staff, and 84 allied health staff (laboratory, x-ray and other technicians).

Respondents access the hospital IT system to perform at least one of the following tasks; viewing and editing of medical records and accessing the hospital information system (HIS) (47%),

investigating laboratory results (LAB system) (15%), retrieving of x-rays (22%) and for internet and e-mail services (15%).

Table 1: Summary of parameters

Parameter	Response	No.	%
Use of personal or shared computer	Personal	99	19
	Shared	418	81
Logging off the application after work sessions	yes	448	84
	no	83	16
Allowing others to use the account without giving them the password	yes	213	40
	no	317	60
Allowing office mates and friends to know the password	yes	145	27
	no	394	73
Changing the password after being known to other people	yes	290	55
	no	240	45
Changing the password after first being generated by administrator	yes	158	30
	no	370	70

Table 1 and 2 summarize and compare the employees' responses to a selected set of security practices. Tables show that 81% of hospital staff uses shared computers, and the proportion of nursing and allied health staff using shared computers is significantly higher than in other job categories such as physicians and administrative staff.

Table 2: Comparison of Profession against Other Parameters

Parameter	Response	Profession				p
		Physicians%	Administrative%	Nursing%	Allied health staff%	
Use of personal or shared computer.	Personal	56	49	8	18	0.0001
	Shared	44	51	92	82	
Logging off the application after work sessions	Yes	85	92	84	84	0.518
	No	15	8	16	16	
Allowing others to use the account without giving them the password	Yes	54	57	31	55	0.0001
	No	46	43	69	45	
Allowing office mates and friends to know the password	Yes	15	19	34	12	0.0001
	No	85	81	66	88	
Changing the password after being known to other people	Yes	74	64	46	71	0.0001
	No	26	36	54	29	
Changing the password after first being generated by administrator	Yes	34	40	22	52	0.0001
	No	66	60	76	48	

The results reveal that 16% of respondents do not sign out applications after working sessions, while no difference was found between professions regarding this behavior, a significant difference was observed between this behavior and the age of the employee. Old employees tend to be more aware about such a practice than their younger counterparts ($p=0.01$).

The analysis also shows that communication of passwords between office mates and friends was reported by 27% of respondents. This practice is more frequent among females than among males ($p=0.0001$). At the same time it is also higher among nursing staff than other job categories ($p=0.0001$).

The practice of not changing the password after being known to unauthorized persons was stated by 45% of the study sample members. Males are significantly doing better concerning this habit than females. By the same argument, nursing staff appears to be the least aware group about changing their passwords when released to others than any other group of staff ($p=0.0001$). The study further shows that 70% of respondents had never changed their default system generated passwords. This practice is also more frequent among females compared to males and among nursing staff compared to other professions.

Discussion

Results from the current study suggest that in general, information security practice among hospitals staff at KSUHS exhibits high levels of threats for patients' data privacy and confidentiality. The finding that 81% of hospital employees use shared computers represents an alarming source of threats to information security and privacy if a strict information policy not applied. Although sharing of workstations is not a user choice and it is more likely attributed to the nature of hospital work environment, however, previous studies agreed that a major component of organization's security threats is human misbehavior (Woodhouse 2007). In such a multiuser environment, security practice and awareness of users constitutes the first defense line to safeguard patient data. Given this result, one can argue that compliance with security policies and procedures is very hard in a multiuser shared environment than in other places where each user login to a dedicated personal computer.

The behavior of not logging off applications after working sessions is reported by 16% of respondents. This implies that unauthorized people can easily use the account to do any malicious alterations to patient's data. In a study by North 2006, of 465 students at Clark Atlanta University, 23% of them replied that they have used other people's computers without authorization. Another research conducted by CISCO in 2008, of 2000 users in ten countries showed that at least one of every three employees leave their computers logged on and unlocked when they are away from their desk to take a lunch or go home after working hours. Given the tremendous potential risk caused by such behavior, employees should be educated on the risk of such behavior and they would hold accountable of damage caused by this kind of behavior.

While 40% of respondents allow others to use their accounts credentials without releasing their password, 27% of them communicate the passwords to colleagues and office mates. These findings are generally higher than what have been reported by other studies. Woodhouse 2007, in a survey of 381 employees of a medium sized public sector agency, stated that 16% of the respondents shared passwords with other people. In another survey of students by Hart 2008, on password practices and attitudes, it was found that 22% of respondents share their webmail password with others. Similar conclusion was also reported by CISCO 2008, that 18% of the surveyed employees share passwords with co-workers. One can argue that most respondents are absolutely aware about the risk involved in sharing of passwords, the culture within the organizations, however, seem to tolerate or may even facilitate this behavior (Woodhouse 2007). It was interesting to note that although nursing staff appear to be the least, among all professions, to allow others to use their accounts, however, they appeared to be the most group that communicate passwords with others. Such a practice could be explained by the fact that once a

nurse logged on to workstation, then every other nurse in the ward can use the account, by the same argument, sharing of password could be attributed to trust as well as by the job interdependence.

The fact that 45% of respondents did not change the password after being known to others and 70% of participants have never changed the default passwords since generated by the system reflects a clear lack of security awareness among users. Change of password, as a precautionary security measure, is highly recommended, mainly in three situations; after being issued by system administrator, after feeling that it was known by others, and after every regular time intervals. Studies have shown that users are generally reluctant to change their passwords. In a survey given to university students at Plattsburgh about their attitudes and practices regarding passwords, revealed that over 80% of them rarely change their password (Hart 2008). Users should be initiated and encouraged to change their passwords when felt for any reasons it become unsafe.

Conclusion

Based on findings of this study, one can argue that security-related behavior of users may pose a potential threat to patient information privacy and security if relevant policies and procedure are not implemented properly. All security misbehaviors demonstrate high levels of potential threats for patients' information privacy and confidentiality. This study further reveals that the nursing staff is the least to comply with security measures compared to other professions. In this context, understanding privacy, and security threats and challenges facing healthcare organization is essential for building a holistic security process and avoiding loss and threats to patient information. In such a multiuser environment, security awareness of users constitutes the first defense line to safeguard patient data.

Recommendations

To reduce security threats, healthcare organizations should build a sense of information security awareness among all staff to gain their support in protecting sensitive data. This is achieved by continuous educations and evaluation of the security processes. Besides, unauthorized access should be reduced by auto locking or logging off computers when they are not in use for predefined period. Furthermore, users should be instructed to strictly comply with policies and procedures that prevent communication of passwords, using others accounts and keeping of passwords unchanged for long time intervals. Developing methods for monitoring of user behavior are also important.

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Developing an Integrated Information System to Enhance Employee Performance

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Abstract

Purpose - This study highlights the needs and expectations of employees and further provides an overview of the factors that lead to dissatisfaction and poor performance. Further, the study presents a Strategic Information System for Performance Enhancement (SISPE) that will ensure improved employee performance.

Design/methodology/approach - The collected data through questionnaire was thoroughly analyzed using required statistical tools through SPSS. Factor analysis has been applied to identify the broad elements that may account for improving performance of employees. In addition to this basic non parametric test Chi- Square has been used to check the independence of factors.

Findings - People with higher experience are more dissatisfied with promotional opportunities available with MMFSL. Level of satisfaction is highest among employees within the age of 24-27. It is lowest among 27-30 and relatively average among employees above 30 years of age. Average salary of MMFSL is less than industry's mean salary which may be the cause of dissatisfaction among employees. Incentives didn't form any positive relation with age but incentives have shown positive relation with experience. Furthermore, employees with higher experience are more inclined toward non- financial incentives as Recognition, promotion and involvement in decision making.

Keywords: Strategic Information System, Employees, Needs, Expectations, Performance

Paper type: Research Paper

Introduction

Global financial crisis followed by increase in interest rates during 2008 resulted in widespread trash of investors' confidence. Chain of events after the collapse of Lehman Brothers is still fresh in the minds of investors. Non Banking Finance Companies (NBFCs) in India were severely impacted due to economic slowdown coupled with fall in demand for financing as several businesses deferred their expansion plan. The aftermath of this crisis forced companies to realign their internal practices. Industry experts opine that they are much more mature today than they were during the last decade. In fact, aggressive strategies helped Financing Companies to grab new customers (including customers of other banks) and increase their market share. However, few NBFCs that were stable during this period of credit crunch are Infrastructure Development Finance Company (IDFC), Mahindra And Mahindra Financial Services, Power Finance Corporation (PFC), Tata Finance and Rural Electrification Corporation (REC). The segment which was hit hardest was Vehicle Financing. Companies financing new vehicle purchases experienced a drastic reduction in new customer numbers.

Fortunately, since vehicle finance is asset-based business, their asset quality did not suffer as against other consumer financing businesses. Contrary to this vehicle financing was able to maintain its growth primarily due to its business model which does not entirely depend on health of the auto industry. Major players in financing sector are: Trident Finance Ltd., Tata Finance Limited, Sundaram Finance Ltd, Sahara India Financial Corporation Ltd, PNB Capital Services Ltd, Nahar Finance Ltd, Muthoot Leasing & Finance Ltd., Mahindra & Mahindra Financial Services Ltd.

Following study has been conducted at Mahindra & Mahindra Financial Services Ltd. Mahindra Finance is a company with a strong foundation and a shining legacy, growing every day to create a legacy of its own.

Job satisfaction is the individual employee's general attitude towards the job. It is also an employee's cognitive and affective evaluation of his or her job. The term job satisfaction describes a positive feeling about a job, resulting from evaluation of its characteristics. When people speak of employee satisfaction they usually mean job satisfaction. Job satisfaction refers to a person's feeling of satisfaction on the job, which acts as a motivation to work. Research workers differently described the factors contributing to job satisfaction and job dissatisfaction.

Review of Literature

The study of job satisfaction and improving employee performance is not a recent phenomenon. Scientific management (Taylorism) also had a significant impact on the study of job satisfaction. Frederick Winslow Taylor's 1911 book, 'Principles of Scientific Management' argued that there was a single best way to perform any given work task. This book contributed to a change in industrial production philosophies, causing a shift from skilled labor and piecework towards the more modern approach of assembly lines and hourly wages. The evidence of employees' attitude and impact on performance can be traced back since the contribution of Elton Mayo at the western Electric Company during 1930s. Study by Iaffaldano & Muchinsky (1985) concluded this relation a management fad with statistical correlation between job satisfaction and performance was found to be 0.17, whereas research by Organ (1988) contradicted this conclusion and proposed that organizational citizenship behavior is strongly correlated with job satisfaction.

Job satisfaction is generally considered as the extent to which employee like his work. The total body of feelings involves weighting up the sum total of influences of the job, the nature of job itself, the salary, the promotion and the nature of supervision. Study by Locke (1976) explained job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Further, the evidence by Mottaz (1985) provided that the degree of job satisfaction is dependent on ability of the work environment to fulfill his or her needs.

Some argue that Maslow's hierarchy of needs theory, a motivation theory, laid the foundation for job satisfaction theory. This theory explains that people seek to satisfy five specific needs in life - physiological needs, safety needs, social needs, self-esteem needs, and self-actualization. This model served as a good basis from which early researchers could develop job satisfaction theories. Herzberg developed the motivation-hygiene theory to explain the factors, he called the satisfiers motivators and the dissatisfies hygiene factors, using the term "hygiene" in the sense that they are considered maintenance factors that are necessary to avoid dissatisfaction but that by themselves do not provide satisfaction. Herzberg reasoned that because the factors causing satisfaction are different from those causing dissatisfaction, the two feelings cannot simply be treated as opposites of one another. The opposite of satisfaction is not dissatisfaction, but rather, *no* satisfaction. Similarly, the opposite of dissatisfaction is *no* dissatisfaction. Buss (1992) introduced Big five factors that have influence on employees' performance are extraversion, anxiety, tough-mindedness, independence, and self-control.

Regardless of the theoretical approach used to study job satisfaction, most studies have identified at least two general categories of antecedent variables associated with job satisfaction: environmental factors and personal characteristics. Environmental antecedents of job satisfaction pertain to factors associated with the work itself or work environment, while personal factors focus on individual attributes and characteristics Zeffane (1994). Study by Jacob and Solomon (1977) identified the positive role of incentives on job performance and propounded those employees who are rewarded for their performance show high degree of relationship between performance and job satisfaction. Further, Spector (1997) also supported this view and proposed that employees who are happy with their job are also more productive.

Scope of Study

There is an immense pressure on the organizations to enhance the performance of its employees. There may be several factors underlying that effect the satisfaction, motivation and performance level of employees. Mahindra and Mahindra Financial Services is one such organization whose business depends primarily on the motivation and job commitment level of employees. This study has been carried out to study the needs of employees, what are the factors that lead to dissatisfaction and their lower performance. The study would help MMFSL to know the fallbacks if any in the training process and its effect on their human assets.

The scope of the study is limited to MMFSL field employees. This project is of immense importance in visualizing the satisfaction level of employees with the current system and to find the factors which bring down the performance.

Research Methodology

Research methodology is systematic representation of research or any other problem. A structured questionnaire has been prepared for gathering information. Under this research topic, there is no control over variables and we have to report only what has happened or what is happening, i.e. characteristic of particular situation (employee performance level and satisfaction level) and suggesting the improvement accordingly so the research method is descriptive and diagnostic. Also in the end we will test hypothesis of causal relationship b/w variables with the help of chi square so its hypothesis testing method is used also.

A sample design was constructed for the purpose of study including population, sampling unit and sample size etc.

Population: All Field officers of Financing Companies in recovery and collection.

Sampling unit: Employees of MMFSL from North India.

Sample size is 100 employees from the total population. The samples are selected on the basis of convenience sampling.

Objectives of the Study

The study to analyze employees' performance and satisfaction level at MMFSL was conducted with following broad objectives:

1. To understand the level of Job Satisfaction of field officers at MMFSL. And further, identify the causes for low performance of field officers.
2. To identify employee's strengths and weaknesses and to work on them to develop them as individuals.
3. To ensure jobs are focused on right kind of employee talent and to gauge the efficiency of recruitment process already carried out.
4. To develop integrated HRIS based on factors analyzed.

To achieve above objectives following hypothesis have been framed.

- H₁:** H₀ = There is no significant difference between industry salary and salary at MMFSL
H_a = There is significant difference between industry salary and salary at MMFSL
- H₂:** H₀ = There is no significant relation between age and incentives
H_a = There is significant difference between age and incentives
- H₃:** H₀ = Training doesn't enhance the skills and performance level of employees
H_a = Training enhances the skills and performance level of employees
- H₄:** H₀ = There is no significant difference between salary expectation and age of employees
H_a = There is significant difference between salary expectation and age of employees
- H₅:** H₀ = There is no significant relation between promotion needs and job experience in MMFSL.
H_a = There is significant relation between promotion needs and job experience in MMFSL.
- H₆:** H₀ = Need of incentives is not affected by work experience
H_a = Need of incentives is affected by work experience

Data Analysis

The collected data through questionnaire was thoroughly analyzed using required statistical tools through SPSS. Factor analysis has been applied to identify the broad elements that may account for improving performance of employees. In addition to this basic non parametric test Chi-Square has been used to check the independence of factors. For the purpose of this study following dependent and independent variables have been identified:

1. Dependent Variables
 - a) Job satisfaction
 - b) Employee's motivational levels
2. Independent Variables
 - a) Employee engagement
 - b) Participants' age, salary and experience.

For analyzing data three main criteria have been presented that include Age, Experience and Salary. Table 1 provides age wise distribution of employees under the study. As per the scheduled questionnaire employees have been categorized in three categories.

Table 1: Distribution based on Age

Age	Number of Respondents
24-27	27
27-30	38
Above 30	35
Total	100

Further as it was important to analyze data with pre condition of training and experience of employees the complete detail of employees' experience level has been provided in Table 2. Data reveals that majority of employees taken under study are experienced as 39% of the employees are having more than 4 years' experience.

Table 2: Distribution based on Job Experience

Experience in MMFSL	Number of Respondents
1-2 years	25
2-4 years	36
Above 4 years	39
Total	100

Analysis of Table 3 provides that majority of employees are dissatisfied with the incentives (37%), increase in salary (37%), performance appraisal (30%) and promotional opportunities (46%). Whereas employees reveal that most striking issue of their being dissatisfied is not getting support for learning new technologies (29%). However, employees' responses on their relations with co-workers provide a positive insight (58%). Finally, the analysis of overall satisfaction level of employees reveals that almost equal proportion of employees opined their positive and negative response.

Table 3: Analysis of Job Satisfaction of Employees

PARAMETERS	Very much dissatisfied (%)	Dissatisfied (%)	Neutral (%)	Satisfied (%)	Very much satisfied (%)
Incentives	18	37	20	20	5
Salary Increase	8	37	30	12	13
Job Security	-	15	45	35	5
Relationship with co-workers	-	-	17	58	25
Performance Appraisal	5	30	35	27	3
Promotional Opportunities	5	46	22	22	5
Support for learning new technologies	29	18	29	17	7

Age plays an important role in determining the performance level and their satisfaction from various job aspects. Data highlighted in Table 4 represents responses of young employees in the age group of 24-27 years. Responses presented in the table reveal that high degree of dissatisfaction persists among employees for incentives (52%), salary (55%), promotion (59%), and support (55%). However, the employees' responses also revealed that employees are somewhat satisfied job security (41%) and performance (48%).

Data also reveals that organization is not providing enough support for learning new technologies and chances for promotion. Reasons for dissatisfaction may be low start-up salary and lack of support at initial levels to develop skills.

Table 4: Satisfaction level of Young Employees

	Dissatisfied (%)	Neutral (%)	Satisfied (%)
Incentives	52 (14)	15 (4)	33 (9)
Salary	55 (15)	11 (3)	33 (9)
Job Security	44 (12)	15 (4)	41 (11)
Relationship	41 (11)	22 (6)	37 (10)
Performance	44 (12)	7 (2)	48 (13)
Promotion	59 (16)	4 (1)	37 (10)
Support	55 (15)	11 (3)	33 (9)

Analysis of employees in the second category of age was also conducted and has been presented in the Table 5 which clearly reveals that dissatisfaction among these employees is higher than young employees in the first category of age. Mainly these employees are found to be highly dissatisfied with promotion (74%) and support measures (76%). Dissatisfaction also prevails among employees in term of incentives (68%), salary (55%) and promotion (59%). Satisfaction level is higher for job security (60%) and relationship among co-workers (77%) which shows that employees feel it is transparent. Since the age of employee falls in higher bracket he looks up for higher incentives and promotional opportunities.

Table 5: Satisfaction Level of Learned Employees

	Dissatisfied (%)	Neutral (%)	Satisfied (%)
Incentives	68 (26)	11 (4)	21 (8)
Salary	55 (21)	8 (3)	37 (14)
Job Security	29 (11)	11 (4)	60 (23)
Relationship	18 (7)	5 (2)	77 (29)
Performance	58 (22)	3 (1)	39 (15)
Promotion	74 (28)	5 (2)	21 (8)
Support	76 (29)	3 (1)	21 (8)

Last category of employees includes employees above 30 years. Thus, this category of employees will have different priorities and family obligations which foster them to work more sincerely and dedicatedly that ultimately determine high degree of expectations from employers. Responses of employees in this category are summarized in Table 6 which provides that highest degree of dissatisfaction prevails among employees for all the broad issues that include incentives (74%), salary (63%), performance (65%), promotion (74%) and support (83%). However these employees are found to be highly satisfied in terms of job security (65%) and relationship with co-workers (91%). Analysis of age wise satisfaction reveal that management should be more concerned towards working of employees in the upper age group as this category of employee are generally experienced employees and they want additional compensation for their contribution towards organization's working. Highest level of dissatisfaction among third category employees provide that with age employees expectations from organization increase and even organization need to retain this category of employees because of their skills and experience. This analysis fosters the need to understand factors that can motivate employees to contribute towards organizations working.

Table 6: Satisfaction Level of Matured Employees

	Dissatisfied (%)	Neutral (%)	Satisfied (%)
Incentives	74 (26)	9 (3)	17 (6)
Salary	63 (22)	6 (2)	31 (11)
Job Security	29 (10)	6 (2)	65 (23)
Relationship	6 (2)	3 (1)	91 (32)
Performance	65 (23)	9 (3)	26 (9)
Promotion	74 (26)	6 (2)	20 (7)
Support	83 (29)	0 (0)	17 (6)

In the study factor analysis has been used. as the function of employee satisfaction = f (Salary, Incentives, PA, Job security, Promotional Opportunities, Recognition, Work environment, support for new learning, boss and subordinate relations). Analysis has resulted in figuring out important dynamics among the given factors which is presented in Table 7. The first factor has been identified as monetary and learning benefits which have got variables such as increase in salary (0.701), performance appraisal (0.687), promotion (0.623), recognition (0.779) and learning opportunities (0.753). Second factor has been identified as environment which includes working environment (0.635) and relationship (0.828). Next factor is identified as job security (0.775) and last factor includes incentives (0.927) and relationship (0.50). This analysis provides that MMFSL should offer periodic salary increase along with recognition and support for learning new skills and technologies and promotional opportunities.

Table 7: Rotated Component Matrix

	Factor 1	Factor 2	Factor 3	Factor 4
Incentive Policy				0.927
Increase in salary	0.701			
Job security			0.775	
Relationship				0.50
Performance Appraisal	0.687			
Promotion	0.623			
Recognition	0.779			
Learning opportunities	0.753			
Working Environment		0.635		
Employee-Boss Relationship		0.828		

A study has been carried out to sort out the factors which act as satisfiers and dissatisfies for the employees to do their need analysis. Results presented in Figure 1 are based on responses given by the respondents.

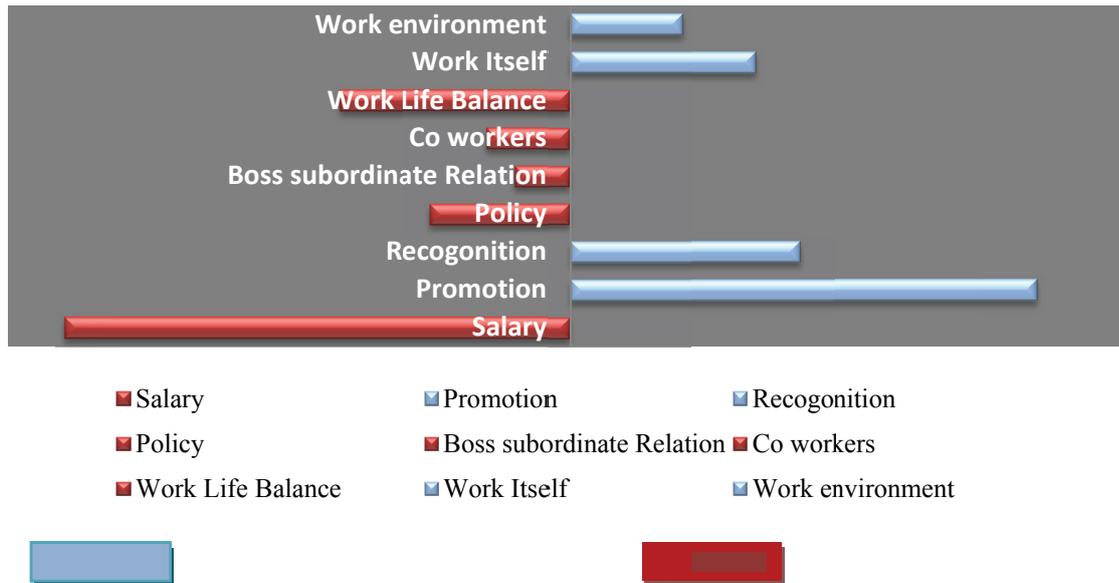


Figure 1: Missing Factors

Figure 2 provides that employees with experience of 1-2 years are more inclined towards incentives and recognition, while with 2-4 years is more inclined towards change in job profile and incentives work life balance and recognition and employees with more than 4 years of experience are dissatisfied with salary, promotion and job profile equally.

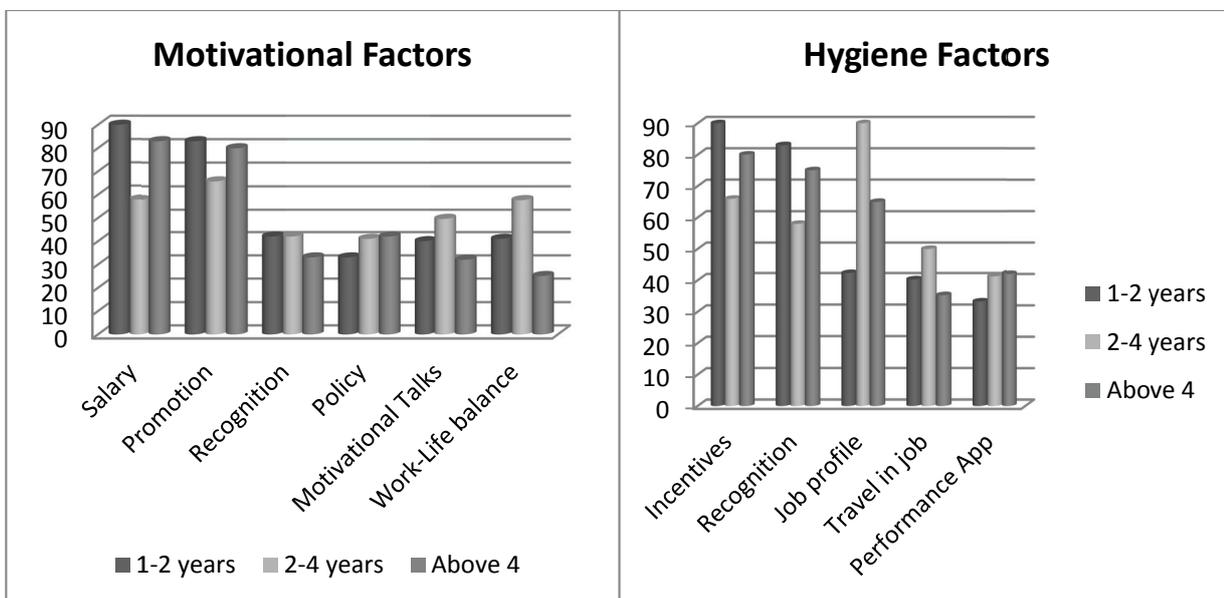


Figure 2: Comparison of Factors based on Experience of Employees

Table 8 highlights the preference order of employees for skills required. In order to understand the employees perception for skills required at various job level average preference scores were calculated which reveals that where young employees (category I) with less work experience believe that aptitude is the most important prerequisite followed by computer knowledge and negotiation skills, whereas learned employees (category II) consider team building as most important prerequisite followed by leadership and computer knowledge. Rank preference of mature employees (Category III) are almost similar to category II employees as they also

consider leadership as the most important prerequisite followed by team building and computer knowledge.

Table 8: Ranking of Prerequisite Skills at Various Level of Job

Skills According To Levels	Age 24-27 Exp:1-2 years	Age 27-30 Exp 2-4 Years	Age Above 30 Exp: Above 4 years
Negotiation	3	5	6
Interpersonal	4	4	5
Computer knowledge	2	3	3
Team Building	7	1	2
Leadership	5	2	1
Motivational	6	6	4
Aptitude for job	1	7	7

Analysis of employees' responses on their satisfaction from incentives reveals that among all categories of employees high degree of dissatisfaction prevails. Young employees admitted that they are not satisfied with incentive plans (44%) and similarly learned employees provided similar responses (42%). However, high level of dissatisfaction (63%) prevails among matured employees (category III). To, further understand association between age and incentives chi² test has been applied. Chi²= 0.804 is not significant at 5% level which reveals that there is no significant difference between age and incentives they are presumed to be equally important at all levels.

Table 9: Age-wise Satisfaction from Incentive Plans

Age	Very Diss (%)	Dissatisfied (%)	Neutral (%)	Satisfied (%)	Very Sat (%)
24-27	22 (6)	44 (12)	15 (4)	11 (3)	8 (2)
27-30	29 (11)	42 (16)	3 (1)	10 (4)	16 (6)
Above 30	20 (7)	63 (22)	6 (2)	6 (2)	6 (2)

H₀= Training doesn't enhance the skills and performance level of employees

Analysis of employees responses on whether training enhances performance reveal that almost 50% of trained employees admitted that training helps significantly to improve performance whereas 21% of not trained employees admitted its high impact. Further, chi²=0.028 is found to be significant at 5% level which reveal than there is significant association between employees training level and their belief in enhancing performance.

Table 10: Employees Responses on Enhancing Performance through Training

Status	Low	Average	High	Total
Trained	18	13	30	61
Not trained	17	14	8	39

Experience wise promotion needs may differ. The analysis of it was conducted and has been presented in Table 11 which reveals that employees with less experience i.e 1-2 years are less

dissatisfied (36%) with promotion plans of organization whereas employees with 2-4 years' experience are more dissatisfied (58%). Finally, employees with maximum experience are found to be extremely dissatisfied (64%) with promotion plans. $\chi^2=0.429$ reveals that there is no association between experience and promotion needs.

Table 11: Promotion Needs

Experience	Dissatisfied	Neutral	Satisfied	Total
1-2 years	36 (9)	16 (4)	48 (12)	25
2-4	58 (21)	14 (5)	28 (10)	36
Above 4	64 (25)	5 (2)	31 (12)	39

Analysis of Table 12 provides that as the work experience of employees increases they want additional compensation in terms of incentives. Data in Table 12 clearly reveals that employees with less experience of 1-2 years are less dissatisfied (36%) as compared to employees with more experience i.e 2-4 years (50%). Further, the most experienced employees are found to be extremely dissatisfied with incentive plans. χ^2 has been applied to check whether there exists any association between experience and employees satisfaction from incentive plans. $\chi^2 = 0.034$ is found to be significant at 5% level which provides that need for incentives rises with job experience.

Table 12: Incentive Needs

Experience	Dissatisfied	Neutral	Satisfied	Total
1-2 years	36 (9)	16 (4)	48 (12)	25
2-4	50 (18)	11 (4)	39 (14)	36
Above 4	59 (23)	5 (2)	36 (14)	39

Findings

- People with higher experience are more dissatisfied with promotional opportunities available with MMFSL.
- Factors analysis gives the most relevant factors as :
 - a) Job at MMFSL should offer periodic salary increase along with recognition and support for learning new skills and technologies.
 - b) Job at MMFSL should have healthy boss subordinate relationship for better performance.
 - c) MMFSL should offer job security.
 - d) MMFSL should have good incentive policy which has been recorded as the most dissatisfying factor.
- Level of satisfaction is highest among employees within the age of 24-27. It is lowest among 27-30 and relatively average among employees above 30 years of age.
- Average salary of MMFSL is less than industry's mean salary which may be the cause of dissatisfaction among employees.
- Incentives didn't form any positive relation with age but incentives have shown positive relation with experience.
- Employees with higher experience are more inclined toward non- financial incentives as Recognition, promotion and involvement in decision making.
- Employees with experience of 1-2 years are more inclined towards incentives and recognition, while with 2-4 years is more inclined towards change in job profile and incentives work life balance and recognition and employees with more than 4 years of experience are dissatisfied with salary, promotion and job profile equally.

- According responses executives lack basic skills and motivation due to monotonous nature of job.
- Recruitment process also has some fallbacks in selecting the right candidate for right job as employees earlier selected lack in basic skills.
- There is no field audit for field officers which should be conducted so as to check their performance and dealing with customers.
- Employees at lower level are unclear about their goals and responsibilities; also they are not well aware of their policies. This shows there lag in communication down the bottom line. Executives at lower level need to be regularly apprised with policies and programs going on in the organization.
- Mahindra has number of training programs on its cards while executives don't come up voluntarily to attend these refresher courses which would help in their development.

Field Audit should be conducted to know how field officers are behaving with customers and helping them in providing suffice credit and recovery details. Recruitment and selection of candidates should be done carefully so as to select candidate with right attitude and aptitude for the job so that they can rise above their positions in future. Employees above 30 years of age and with experience of more than four years have become sluggish therefore additional responsibility to enrich or enlarge their job should be brought into to fulfill their esteem needs. Effective communication is missing at lower levels as employees are not clear about goals and their career path; BM's should make a point in communicating all changes in policies and responsibilities. Need to create positive environment about incentives through proper communication. Also management should keep in mind the salary, recognition and learning opportunities should be available to employees

Field officers are not turning up voluntarily for trainings therefore at first managers can nominate officers based on need for training program so as to create sense of requirement among others so as they come up voluntarily in future. Average age of employees to be employed as field officer in collection, recovery or business is recommended to between 24-27 as they are more satisfied with the profile, employees in age group 27-30 should be given more responsibility to develop their decision making skills.

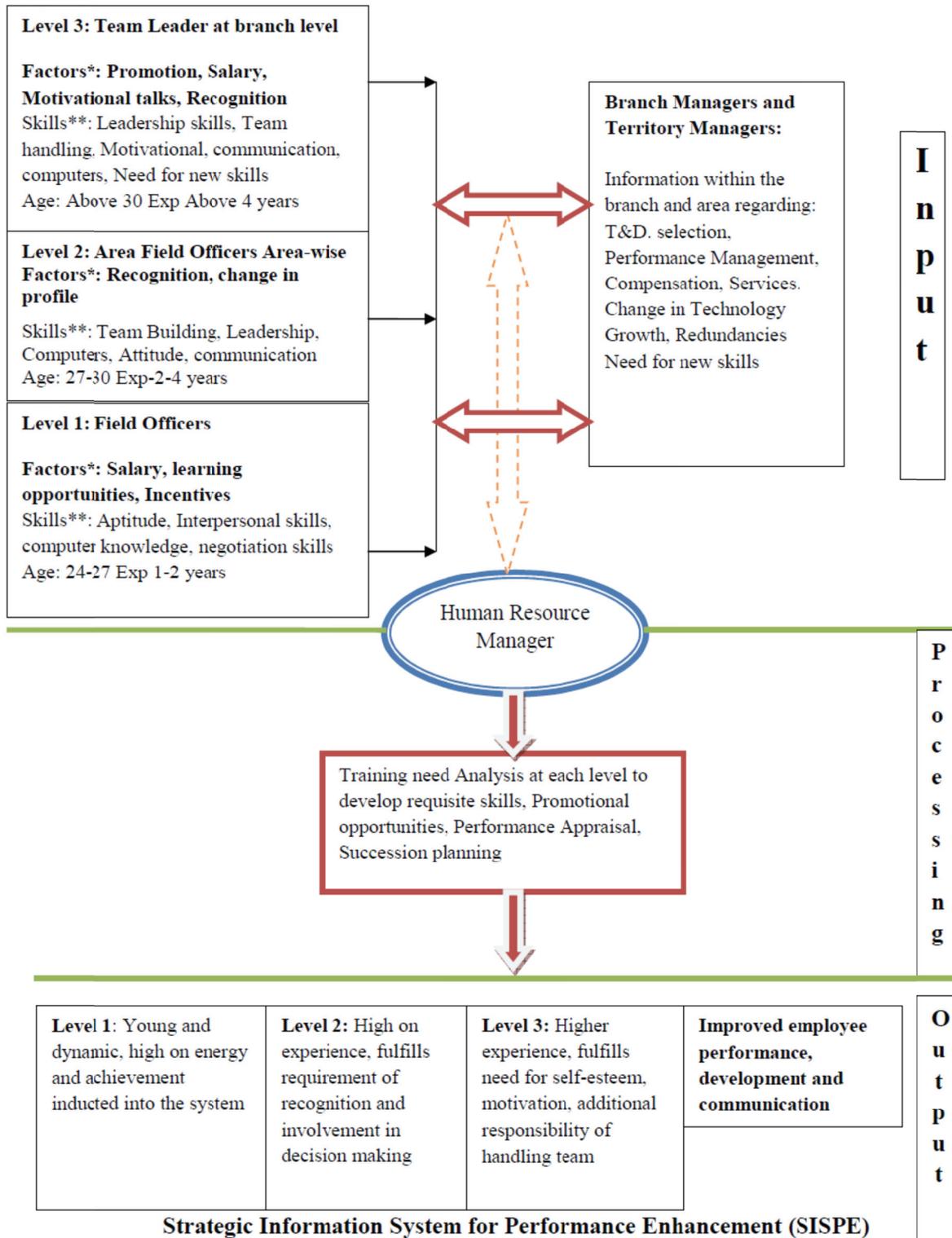


Figure 3

Conclusion

HR department is the heart of every organization and HR policies are its heart beats because if the heart will not beat at right intervals and at right times then it will affect the overall health of the individual. In the same way if the employees are not satisfied, it will affect the productivity and quality of work of the employees. In a business environment that requires employees who

are flexible, creative, and willing to take risks, it is necessary to find ways to help employees feel fulfilled and empowered in their work. The study on employee's satisfaction at MMFSL is carried out with full co-operation of the employees and management.

In analysis, it has been found that the majority of employees need more of recognition, place to acquire new skills and better communication process in a view to voice their opinions. The most important thing managers can do to raise employee satisfaction is focus on the intrinsic parts of the job, such as making the work challenging and interesting and clear description of work employees have to perform. Although paying the employees poorly will likely not attract high quality employees to the organization, or keep high performers, managers should realize that high pay alone is unlikely to create a satisfying work environment. Creating a satisfied workforce is hardly a guarantee of successful organizational performance, but evidence strongly suggests that whatever managers can do to improve employee attitudes will like result in heightened organizational effectiveness and employee performance.

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The Effect of Attitude toward Advertisement on Yemeni Female Consumers' Attitude toward Brand and Purchase Intention

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Abstract

Purpose - This study attempts to investigate whether consumers' attitude towards advertisements (Aad) that they are exposed to has an influence over their attitude towards brand (Ab) and purchase intention (PI) of the advertised product.

Design/methodology/approach - The study is empirical in nature focusing on Yemeni female consumers in Taiz city, the largest city in Yemen. The convenient samples were shown an advertisement of Al Kamariah, a popular brand of ghee cooking oil before responding to a structured questionnaire. A total of 125 respondents participated in this study.

Findings - Consumers' attitude toward advertisement has positive and significant effects on their attitude toward brand as well as on their purchase intention. Attitude toward brand partially mediates between attitude toward advertisement and purchase intention.

Practical implications - Findings imply the importance of advertisement to be adopted by practitioners in their strategic marketing as it helps in communicating positive brand image and influencing consumers' intention to purchase the advertised product.

Originality/value - In this study, the said relationships amongst the three variables are revisited. The difference lie in the use of consumers from Yemen, which is considered as a poor country compared to developed countries investigated in past studies. Besides, a real product advertisement was used on this study rather than arbitrary advertisement. This will provide the first insight on Yemeni consumer's behavior.

Keywords: Attitude towards Advertisement, Attitude towards Brands, Purchase Intention, Consumers, Yemen

Paper type: Research paper

Introduction

In trying to understand what triggers consumer's behavior, the role of attitude has been explored by many researchers on which its importance has already been acknowledged. Today, research on attitude has been expanded to include attitude that relates to product advertisements and brands found in the marketplace as can be found in consumer behavior and communication literature. Consumer's attitude towards one object for instance is said to affect his/her attitudes towards another object with which it is associated. As Hoyer and MacInnis (1997) explain, consumer's liking and affection of an advertisement (the liking can be due to any reason or reasons known) will eventually be transferred to the product's brand.

In this study, we attempt to investigate if consumers' attitude towards advertisements that they are exposed to (Aad) has an influence over their attitude towards brand (Ab) and purchase intention (PI). Although past studies have found