

Vaidakthya'20

National Conference on
**Business Ethics in an age of
Technological Disruption**

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Foreword

We are here at the fifth edition of **‘Vaidakthya’**. This year the theme for this edition is **“Ethics in an age of Technological disruption.”** In today’s context, ethical implications of technologies and their implementation are becoming more and more relevant. However, the pace of technology-driven change is so fast that policymakers and regulators find themselves difficult to catch-up with the change. Today’s buzzword Big data, has quickly become an incredibly valuable commodity in the digital age. This Big data has taken technology beyond the realms of ethics and has invaded our private spaces. Hence we need to look at the commoditization of human experience, the role of consent and privacy, the significance of inclusivity and bias, the challenge of accessibility and inequality and the ways in which we should be able to effectively manage these issues. These aren’t easy questions to answer. In the pages that follow, we’ll explore the interplay between ethics—particularly business ethics—and emerging technologies and look at issues of privacy, security, consent, disruption, inclusivity, inequality, and, more broadly, the role of business and government. It’s our hope this collection of research paper will help spark conversations that lead to action to tackle these important issues. As responsible academicians, and citizens, we need to be offering the importance of ethics to our managers’ of tomorrow and help them lead their way to assess ethics and make changes in businesses, governments and institutional scenarios.

Research is a fundamental element of academics. It is the foundation for knowledge, that makes possible the much-needed innovation and application which provides wider benefit to all the stakeholders of education. Research adds to the stock of knowledge and provides the source of new ideas, methods, techniques, and findings across a whole range of disciplinary and multi-disciplinary areas.

‘Vaidakthya’ has been focusing on addressing the developing areas of management. To document this intellectual vibrancy will always be the key aspect of Vaidakthya. We focus to promote knowledge and make the various academic developments in the world accessible to every section of society. The current conference proceedings is a hub of diverse ideas and innovative arguments in ethics and technology faced by governments and businesses. Articles in Vaidakthya are peer-reviewed to achieve this goal **‘Vaidakthya-2020’** is a significant step in achieving our aims and principles.

Consumer Perception of Ethics in E-Permission Marketing

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Abstract - The immense growth of technology brings a new face to the marketing activities. With the development of this sector consumers are becoming increasingly exposed to promotional activities. One of the marketing methods that marketers use in recent years is online permission marketing which means that consumers agree to be involved in marketing activities. However, this practice could result in particular ethical issues that directly affect consumers without them being actually aware. Therefore, the purpose of this paper is to investigate the consumer attitude towards terms and conditions of websites and consumers' knowledge and attitude on data sharing and privacy etc. Researchers collected data by sending online questionnaires using google forms. The data were analyzed using percentage analysis, independent sample t-Test and one-way ANOVA technique with the help of IBM SPSS Statistics 20 software package. Findings from the analysis showed that users are supposed to read the terms and conditions of the websites but there are customers who never read the terms and conditions. Also there are a number of customers who do not know that their personal data may be shared with third parties. However, once aware of ethical implications and consequences, especially involving data collection practices which invade privacy, consumer behaviour and attitude will change.

Keywords - Ethics, E-Permission Marketing, Terms and Conditions, data sharing.

I. INTRODUCTION

In earlier times, marketers used many traditional marketing techniques for communicating to the customers. This includes billboards, advertisements on televisions, radio, magazines etc. But these tools face many problems in reaching their target audience. Also this consumes huge costs. But today, with the help of technology there were many innovative marketing tools emerged. Digital marketing is an essential tool in this. This includes email marketing, social media marketing, search engine optimisation, google analytics etc. These digital marketing tools are cost effective and goal oriented. At the same time there are many ethical issues in these tools. E-Permission marketing is one among them. E-Permission marketing is nothing but sharing user's data with his/her permission. Any subscription to blogs, newsletters, websites, sms can be an opportunity for permission marketing. For example, if a consumer searches for a particular product and agrees to the terms and conditions of a site, he may receive periodic emails

about the updates and offers of the product. E-Permission marketing helps the marketer to ensure low cost and effective way to create a relationship with the potential customers. The usage of digital platforms like social media, email will reduce the overhead costs. With the continuous rapid development of this sector consumers are becoming increasingly exposed to promotional activities conducted by marketers. Increasing sign-up conversion rate is the main objective for firms. Sometimes users are agreeing to the terms and conditions without a conscious mind and the sites transfer the data to third parties. They use the data for their marketing purposes. This raises many ethical issues. This paper is an attempt to study the consumer perception of ethics in e-permission marketing.

II. OBJECTIVES OF THE STUDY

1. To evaluate the consumer attitude towards terms and conditions of websites / online service firms.
2. To investigate the consumers' knowledge and attitude on data sharing and privacy.
3. To evaluate the consumer attitude towards personal data for customer value addition.
4. To know the difference in consumer reading habits of terms and conditions based on demographics (age, gender, occupation and marital status).
5. To know the difference in consumer attitude towards personal data for customer value addition based on demographics (gender, age and occupation).

III. PREVIOUS LITERATURE

A. Marketing

Broadly defined, marketing is a social and managerial process by which individuals and organizations obtain what they need and want through creating and exchanging value with others. In a narrower business context, marketing evolves building profitable, value taken exchange relationships with customers. Hence we define marketing as the process by which companies create value for customers and build strong customer relationships in order to capture value from customers in return" (Philip Kotler, 2010). One of the key elements in marketing is communication. Creating consumer value is an important aspect in marketing and companies must also clearly and persuasively communicate that value. In order to have

better communication with consumers, companies use the promotion mix which is also called the marketing communication mix where companies need to implement these promotional elements to engage consumers with a clear message about the company and its products or service (Armstrong, 2015). The promotional mix consists of five parts: advertising, sales promotion, personal selling, public relations, and direct and digital marketing. Direct and digital marketing concentrates on communicating directly with targeted consumers which will lead to effective and immediate response from them, thus enforcing the creation of consumer relationships in the end (Armstrong, 2015). There are several elements that are included in traditional direct marketing such as: face-to-face selling, direct-mail, 12 catalogue marketing, telemarketing, direct-response TV marketing and kiosk marketing (Armstrong, 2015).

B. Digital Marketing

Digital marketing targets a specific segment of the customer base and is interactive. Digital marketing is on the rise and includes search result ads, email ads and promoted tweets – anything that incorporates marketing with customer feedback or a two-way interaction between the company and customer (Investopedia, 2019). Internet and digital media have been a transformation phenomenon for businesses in terms of online marketing (Chaffey and Ellis-Chadwick, 2015). Over one billion people across the globe turn to websites to find the products they need (Chaffey and Ellis-Chadwick, 2015). By definition, digital marketing is a strategy involving marketing of products and services through digital channels (Kannan and Li, 2017). As an umbrella term, digital marketing can be described as a process of using digital technologies such as the Internet to acquire customer base and is a developing process to promote brands, maintain customers and increase sales (Kannan and Li, 2017). In recent years, marketers have identified the importance of digital marketing and how companies invest a lot of money to develop their marketing platform through the internet (Tiago and Verissimo, 2014). Digital is now the first touch point for the consumer and a channel where the consumer has greater control over what they see and when they see it. In a world where the intended target has limitless choices, it's up to Digital Marketers to understand the customer journey, customer expectations and desired outcomes from a myriad of scenarios (Tami Cannizzaro, 2014). Furthermore, the advantage of internet and social media is represented through the information and communication with customers and stockholders where at the end sales are increased (Tiago and Verissimo, 2014). Internet and social media is an effective way to establish and build a strong brand and differentiate from the competitors (Tiago and Verissimo, 2014). In the new digital era, companies need to consider all aspects of digital marketing in order to survive among competitors before going online (Chaffey and Ellis-Chadwick, 2015). There are three types of media channels marketers need to take under consideration since these approaches will help

marketers to develop a strategy in order to reach and influence potential customers online (Chaffey and Ellis-Chadwick, 2015). According to Chaffey and Ellis-Chadwick (2015) these three key online media types consist of Paid Media, Earned Media and owned Media. He defines them under the term POEM. Paid, Owned and Earned Media. Paid media essentially is bought media where companies pay for visitors, reach or conversions through search, basically it is an online marketing tool which firms pay for (Chaffey and Ellis-Chadwick, 2015). For example, Facebook, Twitter and LinkedIn are offering advertisement 13 which are good tools for companies to promote their marketing content (Chaffey and Ellis-Chadwick, 2015). Owned media is owned by the brand where a company owns a website, blog, email list, mobile apps or is being present on social media platforms such as Facebook fan page (Chaffey and Ellis-Chadwick, 2015). Through this approach, companies can build a long-term relationship with their customers (Chaffey and Ellis-Chadwick, 2015). Earned media includes word-of-mouth with the use of viral and social media marketing, and conversations in social networks, blogs and other communities (Chaffey and Ellis-Chadwick, 2015). The most effective way to execute and develop this approach is through partners such as publishers, bloggers and customer advocates (Chaffey and Ellis-Chadwick, 2015).

C. Permission Marketing

The term permission marketing was coined by Seth Godin in 1999 and is one the most traditional approaches to online marketing. The term permission marketing means “customers agree (opting) to be involved in an organisation’s marketing activities, usually as a result of an incentive” (Chaffey and Ellis-Chadwick, 2015). Furthermore, Seth Godin argues that “permission marketing encourages consumers to participate in a long-term, interactive marketing campaign in which they are rewarded in some way for paying attention to increasingly eleven messages” (Godin, 1999). What Seth Godin emphasizes in his book is that customers do not like to be constantly interrupted by advertisements while particularly watching a TV-program. Therefore, marketers could experience a tendency of failure in selling their products since customers can feel negatively towards the interruption and so-called time-wasting during commercials time (Godin, 1999). Godin argues that the better option is permission marketing, since it gives the consumer the freedom to volunteer to be a subject of marketing (Godin, 1999). This approach ensures that customers pay more attention to the marketing content (Godin, 1999). Permission marketing helps advertisers or businesses save on marketing costs by not engaging in marketing processes or activities that customers are not interested in (Techopedia, 2015). Permission marketing inspires consumers to actively engage in a long-term marketing campaign since it can lead to some increased perceived and obtained value in the end (Godin, 1999). The biggest advantage that permission marketing has over traditional marketing forms is that it has higher engagement rates. This is due to

the fact that your target audience is already interested in what you have to offer. Every marketer knows that an engaged audience is easy to turn into a paying customer. Due to the fact that engagement is high, conversion rates are also higher in permission marketing than other forms of marketing (Campaign Monitor, 2019).

D. Ethics in E-Permission marketing

A wide range of ethical problems arise in marketing given that the parties in marketing transactions frequently have unique expectations concerning the manner in which a business association will subsist and the way in which transactions ought be carried out. It is often the case that ethics are breached in marketing so that consumers are not obtaining what they do not need. Customer service is thus not always providing value adding benefits to the consumer. Marketing strives to appeal to consumers' consciences and desires and is the tool which builds brand loyalty and thus promotes the bottom-line (Manoj Edward & Zakkariya K A). Tracking information is a common practice on the internet and customer-savvy business make sure their customers know when they are using such tools. But there are other tracking mechanisms that you may not be aware of, such as cookies, which are little electronic bugs that can be placed on your computer by a web server to track your movements online. They don't do anything bad, like a virus does, but they do report back to their owners what sites you visited and from that can build an online profile about you and your interest. On the good side, cookies let companies store information about your registration, as well as your preferences, so you don't have to retype everything every time you go to that site. (William D Wells, John Burnett, Sandra). Many companies, especially smaller, private ones that might not be too tech savvy, can be caught unaware by privacy concerns. Selling data en masse is commonplace, so much so that many companies aren't aware of third parties tagging their site and selling the data they collect. Educate yourself, or consult with a professional, about how and why this happens and about software solutions to prevent it. (Jumpsix Marketing)

IV. METHOD

A. Participants and Procedure

Researchers collected data through google forms by sending online questionnaires via email, whatsapp, facebook etc. A total of 72 responded to the questionnaire out of which 55.6 percent of the participants were female. Almost 93 percent of the respondents were below the age of 30 years and nearly 88 percent of the respondents were not married. Seventy five percent were students and almost 20 percent of the respondents were employed.

Majority of the respondents (75%) mentioned that the most frequently used online services by them were social media (Whats app, Facebook, twitter etc.) followed by google search (12.5%). Almost half of the respondents (48.6%) responded that they receive promotions / offers mostly through social media and 22.2 percent of them

replied that they receive promotions / offers mostly through email.

B. Measurement Instruments

1) *Attitude towards Terms and Conditions*: Three questions were asked to measure the attitude towards terms and conditions. The seriousness and perception of participants towards the terms and conditions of the websites or online service firms were assessed through these questions. The questions used were "How often do you read Terms and Conditions on websites?", "Do you agree to terms and conditions even if you know that the companies may use your personal data for marketing purposes?", "How often have you rejected an online service or entering a website because you did not agree to their Terms and Conditions?". Participants indicated their responses on a four-point scale with (1) never to (4) always.

2) *Knowledge and Attitude towards Data Gathering and Sharing*: Two questions were asked to evaluate the knowledge and attitude of respondents towards data gathering and sharing. "Are you comfortable in companies gathering your data for marketing purposes?" was the question used to measure participants' attitude towards data gathering for companies marketing purposes. Participants indicated their responses on a four-point scale with (1) very uncomfortable to (4) very comfortable. Also a dichotomous (Yes /No) question, "Do you know that some companies may share your personal data to third parties?" was used to measure participants' knowledge on third party data sharing.

3) *Data Gathering and Sharing for Increased Customer Value*: Four questions were asked to assess the respondents attitude towards data gathering and sharing for increased customer value. The questions used were "Do you agree that sharing of buying habit information to third parties will increase customer value?", "Do you agree that gathering data for marketing purposes will benefit the internet / online service users?", "Do you agree that usage of personal data for marketing purposes is morally right that it will create more value for customers?", "I am likely to click an e-advertisements or be interested in promotional offers once they have been targeted to my preferences?". Participants indicated their responses on a five-point scale with (1) strongly disagree to (4) strongly agree.

V. DATA ANALYSIS AND RESULTS

To achieve the objectives of the study percentage analysis, independent sample t-Test and one-way ANOVA technique was used with the help of IBM SPSS Statistics 20 software package.

A. Percentage Analysis

1) *Attitude towards Terms and Conditions*: Majority of the consumers (61.1%) sometimes read the terms and conditions of the websites, while 15.3 percent of the

consumers never read the terms and conditions of the websites. Nearly 10 percent of the consumers always agree, while 18.1% never agree, 44.4% sometimes agree and 27.8% most of the time agree to the terms and conditions of websites even if they know that the personal data will be used for marketing purposes. Almost 71% sometimes reject, 13.9% most of the time reject, 6.9 always reject but 8.3% never reject an online service or entering a website because they don't agree to companies' terms and conditions.

2) *Knowledge and Attitude towards Data Gathering and Sharing*: Almost half of the respondents (47.2%) do not know that their personal data may be shared to the third parties. Also 62.5% of the customers are uncomfortable in companies collecting data for marketing purposes.

3) *Data Gathering and Sharing for Increased Customer Value*: Almost 36 percent consumers do not agree, while 47.2% neither disagree nor agree but 16.7% agree that sharing of buying habit information to third parties will increase customer value. Nearly 47.2% consumers agree, while 44.4% neither disagree nor agree but 8.3% disagree that gathering data for marketing purposes will benefit the internet / online service users. 36.1% consumers do not agree, while 43.1% neither disagree nor agree, while 20.8% agree that usage of personal data for marketing purposes is morally right that it will create more value for customers. 25 percent consumers agree and 47.2% neither disagree nor agree but 27.8% disagree that they are likely to click an e-advertisements or be interested in promotional offers once they have been targeted to my preferences.

B. Comparison of Means

1) *Independent sample t-Test*: Based on the results of Independent sample t-Test, researchers found that there was a significant difference in mean consumer reading habits of terms and conditions of websites between male and female ($t_{70} = -2.046$, $p = .044$). The average reading habits of terms and conditions of websites for male was less than the average reading habits of terms and conditions of websites for females. But there was no significant difference in mean consumer attitude towards companies' usage of consumer data for consumer value addition between male and female ($t_{70} = -0.123$, $p = .903$).

2) *One-way ANOVA*: There was no statistically significant difference in mean consumer reading habits of terms and conditions of websites between age groups as determined by one-way ANOVA ($F(2,69) = .687$, $p = .506$) and there was no statistically significant difference in mean consumer attitude towards companies' usage of consumer data for consumer value addition between age groups as determined by one-way ANOVA ($F(2,69) = .841$, $p = .436$). There was no statistically significant difference in mean consumer reading habits of terms and conditions of websites between occupational groups as determined by one-way ANOVA ($F(2,69) = .075$, $p = .928$) and there was no statistically significant difference

in mean consumer attitude towards companies' usage of consumer data for consumer value addition between occupational groups as determined by one-way ANOVA ($F(2,69) = 1.327$, $p = .272$).

VI. DISCUSSIONS AND IMPLICATIONS

Permission marketing one of the new areas of marketing for that marketer seeks permission from the consumer to communicate with them. E-permission marketing applies the concept of permission marketing to the online marketing by the websites and online service firms. Users of these websites or online services will be asked to sign in to use the services by providing users personal information. Most of the time users will be forced to accept the terms and conditions of the websites to sign in. These terms and conditions will be so long and may include the clauses to use the customer's personal information for marketing and third party sharing. This study is to find whether the customer is consciously willing to share their personal information for marketing and third party usage.

Even though users are supposed to read the terms and conditions of the websites there are nearly one sixth of customers who do not even read the terms and conditions as they would like to use the online services any way. There are customers who do not reject an online service even though they disagree with the terms and conditions of the websites. There are customers who do not know that their personal data may be shared to third parties and also there are a lot of users who are not comfortable in using their data for marketing purposes. There are a number of customers who agree that the websites collect personal information for value addition and will benefit the consumers as they will get more personalized services from the organization. About one fifth of consumers think that collecting user data for value addition is morally right. One fourth of customers are likely to click on the e-advertisements if it was targeted to them personally.

The result of the study will be useful for the marketers of various websites. The problem of switching websites or applications can be prevented to some extent if the marketers ensure that the personal data of the customers are not shared without their conscious consent as well as they can avoid collecting more individual information from the users. Moreover, websites should be able to convince the customers if they give personal information the organization can provide better services to them. As well as the online firms should reward the customers who give conscious permission to share their information.

Although the present study focused ethics in e-permission marketing especially terms and conditions of websites, there are other issues such as over advertising, information overload etc. could also be considered and this study was conducted in general. Hence an in-depth

study can be done by other researchers as it gives scope for future research on ethics in e-marketing.

VII. CONCLUSION

The major results of the study is as follows:

- Even though users are supposed to read the terms and conditions of the websites there are customers who never read the terms and conditions.
- There are a number of customers who do not know that their personal data may be shared to third parties
- One fifth of consumers think that collecting user data for value addition is morally right.

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Outlining the Ethical Frontiers for Digital Pharmacy: Literature review

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Abstract— Internet access now enables consumers to order medicines that are supplied and delivered, often across national or state borders without any mediation. The potential advantages of the online sale of medicines include competitive prices, consumer convenience and avoidance of embarrassment, timely access to medical information and increased access for consumers in rural areas. On the other hand, the disadvantages include quality assurance issues, counterfeit medicines, substandard products, and breaches of storage conditions during delivery, legitimacy of websites and risk of online payments, lack of secure confidential medical information, delivery costs and a potential lack of health professional intervention. The internet also blurs the division between drug information and inappropriate promotion. The ethical implications are the key concerns raised by the use of information technology in health care, including the problem of responsibility, the problems of privacy, validation and reliability, the doctor-patient relationship, the problem of autonomy. From a global perspective, because of free-trade agreements between countries and the anonymous and ever-changing nature of the Internet, it is probably impossible to keep the Internet free from manipulations. Unfortunately, this can critically endanger human life. Thus, the researcher explores the crucial role of ethical standards and an ethical framework in line with industry standards on digital pharmacy.

Keywords: Ethical concerns, Potential risks, E- Pharmacy, ethical standards.

I. INTRODUCTION

E-pharmacies are internet platforms where consumers can purchase medicines without having to visit a brick-and-mortar pharmacy outlet. In contemporary society it is recognized that the Hippocratic Oath alone is no longer sufficient to prevent misinformation or misuse. Since it is spread across millions of people—healthcare employees, insurance companies, pharmaceutical firms, medical researchers, governmental agencies, employers and paramedical services (Denecke et al., 2015). E- Pharmacy has the effect of showing medicinal products as consumer goods just like any other products. Therefore there are unseen ethical concerns implied (Clippele, 2017).

Researching on various studies on the key characteristics of e-pharmacies, there are some interesting findings helpful in assessing its current situation (Tracey L. Bessell, Silagy, Anderson, Hiller, & Sansom, 2002).

For example, the country of origin could not be identified for 22 e-pharmacy web sites (79%). Twenty web sites (19%) appeared to supply prescription-only medicines with no prescription required. Only 12% of e-pharmacies displayed quality accreditation seals. A few more details are explained below:

Exhibit: I

Key Characteristics of e-Pharmacy

Key Characteristics of e-Pharmacy	YES %	NO %
Displaying addresses	61	39
Displaying any health information	60	40
Promoting the availability of a pharmacist's advice	42	58
Displaying privacy statements	40	60
Unidentified country of origin	21	
Advertising prescription-only medicines	20	80
Selling prescription-only medicines without a prescription	19	
Displaying quality accreditation seals	12	88
Displaying last date of update	4	96

There are three different types of online pharmacies: 1) traditional E- Pharmacy (prescriptions to the pharmacy electronically, via fax, or through the mail, and the medications sent to the consumer); 2) prescribing pharmacy (questionnaire, online consultation, prescriptions, credit card, and drugs shipment; and 3) rogue pharmacy (dispensing prescription drugs without a valid prescription or a physician consultation, illegal promotions) (Castronova, 2006).

E-pharmacies are generally evaluated on their web presence and provision of service. The above figures are old but still relevant, are the basic indicators of the need for a detailed study. The intention of this study is to make a detailed analysis demonstrating the relevant ethical frontiers of an E- Pharmacy.

II. OBJECTIVES OF THE STUDY

A global approach and national legal framework with adequate safety standards is necessary for regulating online medical services. Since a globally accepted and effective method has not evolved, it is important to evaluate and study online pharmacies as useful “snapshots” of this problematic issue (Ndukwe, Centre, Link, & May 2005). The purpose of this study is to examine the general question of the conditions necessary for an ethically acceptable E- Pharmacy. Along with that, a few more questions are raised (Vikas Chaurasia, Akhilesh Gupta, 2017), such as what are the ethical implications of E- Pharmacy (OP) for pharmaceutical products and their dispensing formalities? What checks and balances should be put in place in order to avoid the vulnerabilities of OP? What are the ethical standards governing a patient’s privacy and safety? What is the way forward for OP?

In this article we discuss ethical issues relating to how consumers use Internet technology for pharmaceutical products and services (Coiera, 2002). There are several issues at the forefront of consumer health informatics that have important ethical implications. The privacy and security (product quality) of a consumer’s medical information is a clear concern to the vast majority of consumers in terms of legality and ethics (Jamshed, Ozair, Sharma, & Aggarwal, 2015). Many international organizations have warned that there is a growing public mistrust about the privacy of personal information, presenting a serious threat to health care (Montoya, 2008). Therefore, this article unveils, in general, the ethical standards and, to some extent, the need for a strict legal framework, national and international, in OP (Online Pharmacy). The study will cover the following dimensions of this issue:

- o Ethics as the catalyst
- o Potential ethical concerns
- o Emergence of Ethical Framework

III. REVIEW OF LITERATURE

I Ethics as the catalyst of e-Pharmacy

Ethics is most commonly associated with ‘good practice’ or ‘correct behaviour’ (Phillips, 2003). Ethical principles according to Beauchamp and Childress are set of principles in a moral account that function as an analytical framework that expresses the general values underlying rules in common morality (Beauchamp & Childress, 1994). Ethical principles, then, function as guidelines for modern professional ethics. They are statements of generally accepted moral obligations expressing the normative ethical system of a society, and they are part of a normative theory that justifies personal or social moral judgements.

Beauchamp and Childress outlined four ethical principles applicable in healthcare (Beauchamp & Childress, 1994): 1) non-maleficence, (avoiding the causation of harm) (Summers, 1995); 2) beneficence

(norms for providing benefits and balancing benefits against risks and costs); 3) justice (norms for distributing benefits, risks and costs fairly); 4) respect for autonomy (respecting the decision-making capacities of autonomous persons—privacy). Various studies reiterate that the current e-health or cyber pharmacy is far from the above principles and practice, endangering the public health system (Miah & Rich, 2008). Ultimately the above principles fall into the category of an ethical-legal framework which covers social benefits. In the environment of present-day disruptive business models, the challenges and risks are hidden and invisible (Ogar, Idagu, & Bassey, 2018). Conformity to ethical practices are the binding principles both in brick-and-mortar and Internet pharmacy, in spite of their different nature and operations.

II Potential Ethical Concerns of e-Pharmacy

The Internet has evolved into a self-organizing medium, capable of multiple interactions (T. L. Bessell, Anderson, Silagy, Sansom, & Hiller, 2003). The marketing of drugs over the Internet is an indispensable reality of the booming e-economy (<https://www.mondaq.com/india/Food-Drugs-Healthcare-Life-Sciences/720464/Evolution-Of-E-Pharmacies-In-India-Booming-Present-But-An-Uncertain-Future> accessed on 21/02/2020). It poses unique but multiple ethical, legal and quality challenges—the prime cause being the anarchic structure of the Internet. These challenges are critical from the perspectives of the consumer, physician and regulator (Paris & Ferranti, 2001). The concerns arise due to the many inappropriate use of the Internet, among which the existence of numerous illegal websites selling medicine without valid medical prescriptions or distributing substandard or counterfeit drugs. Only a limited number of studies have been published on Internet pharmacies with regard to e-professionalism, ethical standards of E- Pharmacy and pharmaceutical legitimacy (Fittler, Bösze, & Botz, 2013). A recent FICCI report of Frost & Sullivan suggests opening the doors to digital pharmacy in India, taking into consideration its ethical nature and unseen disasters (Jaisani, Pant, & Shivam, 2016).

Apparently, there are a few external issues that are potential ethical concerns (Chaturvedi, Kumar, & Noida, 2015), such as 1) dispensing of prescription drugs without a valid Physician order (Desai, 2016); 2) importation of medications: ordering prescription drugs from foreign pharmacies via the Internet (Cohen, 2004) (the importation of unapproved, misbranded, or adulterated drugs is unlawful); 3) Use of Cyber doctors for prescription : the concern involves the filling of prescriptions generated by online physicians who obtain patient information solely from online questionnaires, that may have check boxes that are preselected for the response that helps the patient obtain the medication in question, contrary to their other related health issues (Orizio et al., 2009). BRIEF India conducted a study to appraise the perineal concerns of e-pharmacy that have

ethical implications. The details are as follows (Jaisani et al., 2016):

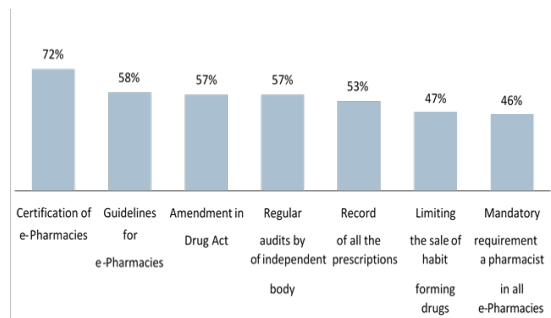


Exhibit II: Potential Ethical Concerns

Source: Primary Research by BRIEF India

The above chart describes different sets of concerns that surround the very nature of e-pharmacy. Sample respondents were also asked to provide suggestions regarding potential ethical concerns associated with e-pharmacies. Findings show that trustworthiness is a major concern; 72% of the respondents suggested that e-pharmacies should be certified by competent authorities and only then should they be allowed to sell medicines. More than half of the respondents wanted regulatory changes in the form of proper guidelines for e-pharmacies. 53% of the respondents suggested records should be maintained of all the prescriptions by e-pharmacies. 47% of the respondents also suggested that there should be a limit put on the sale of habit forming drugs to minimize the risk, whereas 46% wanted a set of mandatory requirements from the Government for e-pharmacies. It indicates that necessity of setting the guidelines to certification of legitimate players (Studiorum & Decree, 2011).

III Emergence of Ethical Framework on e-Pharmacy

Healthcare ethics is widely understood as an applied subcategory of ethics. It takes the discipline of ethics and attempts to apply it in the particular context of healthcare (Phillips, 2003). Every industry, especially digital platforms (e-commerce), reasonably searches for sound answers to any social question, such as how responsibility is to be resolved and evaluated for the internet-based decisions in healthcare. This is a major question in cyber medicine including e-pharmacy, online consultation, information sites, confidentiality and legitimacy of sites etc. Finally these questions can be divided into two classifications, legal and ethical (Desai, 2016), sometimes complimentary, at other times paradoxical and requiring intervention. Ethical frontiers are much wider than the legal spectrum.

Recently, 'Ethics standards and guidelines for Internet health sites' have been developed and promoted by various organizations and quasi-government agencies, primarily US-based (Internet Healthcare Coalition, Hi-Ethics Alliance, HON, AMA, Other, medCERTAIN). Among these, the Internet Healthcare Coalition has been

established to develop and promote ethical principles relevant to the fast-expanding area of online, interactive healthcare communications, through the consensus of industry, academics, government, patients, and consumer leaders. This ongoing agenda is the e-Health Ethics Initiative. Accordingly it has defined ethical standards of e-health such as candour, honesty, quality, informed consent, privacy, and professionalism in online health care, responsible partnering, and accountability (Rippen & Risk, 2000).

The Internet is changing the way that people give and receive health information and health care. Those who use the Internet for health-related purposes—patients, health care professionals and administrators, researchers, those who create or sell health products or services, and other stakeholders—are looking forward to creating a safe environment and enhancing the value of Internet services for meeting health care needs (Rippen & Risk, 2000). Health information, products, and services have the potential both to improve health and to do harm. The organizations and individuals that provide health information on the Internet have obligations to be trustworthy, provide high quality content, protect users' privacy, and adhere to standards of best practices for online commerce and online professional services in health care (Bloom, Milne, & Adler, 1994). The Internet health sites and services share a responsibility to assure the value and integrity of the public health concerns.

Accordingly, the discussion leads to finding answers to the following questions. What does the word "quality" mean in an e-pharmacy context? What is the role of health care providers in OP? What are the elements of good online practice required to build consumer trust or alleviate fear? Should e-pharmacy personnel be trained to make ethical decisions? Can accreditation be a useful tool in promoting quality healthcare information on OP? What might be the elements or features of an effective OP web site accreditation program? This discussion may enlighten the stakeholders of OP to ensure that people worldwide can confidently and with full understanding of known risks realize the potential of the Internet in managing their own health and the health of those in their care (Easton, 2007). Apart from this, Internet technologies should be used to develop ethical, legal and innovative practice models that make the management of medications for consumers easier, simpler, and safer to achieve positive health outcomes (Kubheka, 2017). There are a number of models to be in place in order to constitute the fundamentals of ethical standards (Whysall, 2000). The researcher proposes three apprehensions related with e-pharmacy such as: Inadequacy of legal system, Risk implications, and Ethical dilemma.

a. Inadequacy of Laws

The provision of medical services is undergoing rapid evolution in this era of disruption business. Virtual health-care services are rapidly proliferating online with no end in sight. Therefore, it is often asked about the true and authentic legal framework of digital pharmacy in India (https://www.chinadaily.com.cn/opinion/2017-12/08/content_35258859.htm accessed on 9/02/2020).

The current Drugs and Cosmetics Act, 1940 doesn't distinguish between online and offline pharmacies (VP & BK, 2016). The Act does not cover e-pharmacies at present. There are only rules which govern e-pharmacy and no proper laws. E-pharmacies are required to maintain customer support and a grievance redressal mechanism (Singh, 2019). E-pharmacies do not completely follow these laws and regulations. The authorities fail to keep track and prevent misuse due to inaccuracy.

According to survey findings of BRIEF India, 67% of the target population is of the opinion that there is ambiguity in the laws governing e-pharmacies, whereas only 33% think that there is clarity on the legal aspect of e-pharmacies (Jaisani et al., 2016).

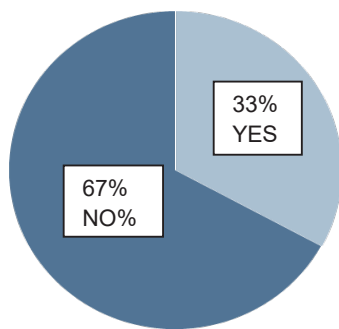


Exhibit III: Clarity on e-Pharmacy Laws

Interestingly, governments across the world are increasingly using the latest technology to create better healthcare awareness and outcomes (Coiera, 2002). For instance, Germany is working towards developing electronic health cards for every person in the country, while Sweden's e-health strategy focuses on the use of information and communication technologies (ICT) to assist patients, health professionals and decision makers. In the UK, the NHS National Health Programme for IT, and in the US the National Association Board of Pharmacy (NABP) (Ahmed Shaikh, Buzdar, Pahore, Hussain Mirani, & Noor, 2019) launched the Verified Internet Pharmacy Practice Sites (VIPPS) program back in 1999 (Castronova, 2006).

b. Risk Implications Associated with e-Pharmacy

The concept of e-pharmacy is generally under discussion owing to the risks it carries. Legal and ethical concerns surrounding patient care via digital media still remain unresolved (Silverman, 2003). There are four major areas presenting obstacles to the integrity of e-pharmacy: 1) the doctor-patient relationship is substituted with anonymity, 2) medical malpractice, licensure and disciplinary concerns, 3) patient privacy (including e-pharmacy portals, third party involvements), 4) financial transactions. In short, there are online pharmacies engage in questionable practices (Fung, Woo, & Asch, 2004) adding invisible risks to human life.

Each researcher describes the magnitude as well the different types of risks that pertain to each stakeholder. BRIEF India have conducted a series of studies on this topic (Jaisani et al., 2016). Of the sample respondents, 48% perceive that there are one or multiple kinds of risks involved in the online merchandising of medicine and health products. Respondents who perceived risks in e-pharmacy were asked to share their perception regarding various kinds of risk; 66% of them perceived the "lengthy returning process" to be a major risk in the operations of e-pharmacy, 58% thought that lack of regulatory mechanism and dependence on the Internet / phone is a considerable risk one will have to deal with while choosing online buying of medicine over regular retail buying. Non-availability of a physical store for addressing grievances of the consumers was perceived as a serious risk by 51% of the respondents, whereas 39% thought that online buying of drugs would be time consuming compared to physical buying at retail outlets.

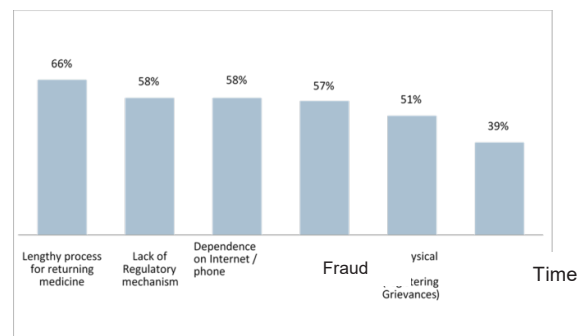


Exhibit IV: Risk implications

Source: Primary Research by BRIEF India

Recent studies reveal that existing governance mechanisms are insufficient and include lack of adequate adoption in national regulation, ineffective voluntary governance mechanisms (Mackey & Liang, 2013), and uneven global law enforcement efforts that have allowed proliferation of cybercriminals on the web. Invariably, illicit online pharmacies represent a significant global public health and patient safety risk. Given the myriad of ethical issues facing e-health professionals, a basic grounding in risk mitigation is to take place through various means such as strong ethical and moral principles and consumer education (Gallagher & Colaizzi, 2000).

c. Ethical Dilemmas in E-pharmacy Practices

An ethical dilemma is defined as a decision-making problem between two possible moral imperatives, neither of which is unambiguously acceptable or preferable. The complexity arises out of the situational conflict in which obeying one would result in transgressing another. Taking into account the both legal and ethical dimensions of E-Pharmacy, the stakeholders view e-pharmacy bringing out more challenges than opportunities (Chandra, Sikula, & Paul, 2004). Patients today have much different expectations about their care compared with patients even a generation ago. Most contemporary patients have become true consumers of medical care; they expect to have choices presented to them and their wishes followed.

The major contention is of privacy and the confidentiality of medical information (Foxman & Kilcoyne, 1993). As a result of the manipulation of information in order to store it for easy retrieval, there arises the issue of unauthorized access to medical information. Many healthcare providers have also been known to sell this medical information to other parties such as pharmaceutical companies in order to have an alternative source of revenue or for research purposes. This becomes unethical when it is done without the consent of the patient (Lowenthal, 1988). The growing trend of medical consumerism has important implications for patient privacy. The very nature of patient privacy triggers many questions on the impact of E- Pharmacy in society. Both organized medicine and e-pharmacy have come to realize that patient privacy issues are of considerable ethical and legal concern in contemporary health care practice (Chaturvedi et al., 2015). There are a few significant potential concerns where the ethical dilemma is identified in the internet pharmacy (Orizio et al., 2009). Ethical dilemma, here, is understood in the context of ethical standards which the modern society lays down for the better future (Rippen & Risk, 2000).

Potential concerns	Issues Discussed	Ethical Dilemma
Location of Operation and Contact Information	Identification and accessibility of the medicine supplier is of significant importance as the anonymity provided by the Internet allows online pharmacies to conceal the street address and the telephone number of their companies (Ahmed Shaikh et al., 2019).	To gather data on the availability of contact information on the website and the actual geographical location of the server according to its IP address (Foxman & Kilcoyne, 1993).
Incompetent Questionnaires	A worrisome feature of E-Pharmacy is how easy it is for patients to avoid their national regulation system. Drugs may be purchased via the Web using OPs that do not ask for a medical prescription from the consumer's physician and sometimes an substitute an	Some questionnaires do not ask for fundamental details such as age, weight, and height and about pregnancy or breast feeding, surgical history, alcohol use, and family health history and even name and contact

	online health questionnaire for a prescription (Orizio et al., 2009).	details of the consumer's physician in order to check the patient's health status.
Similar drug names (Chandra et al., 2004)	One of the major problems that the healthcare industry has started to encounter is the availability of pharmaceutical products that have names which are quite similar, but they are intended to treat different health conditions. The major unethical situation that the internet can pose is that unethical companies may market their products using names similar to popular brand name products (Chandra et al., 2004).	Consumers are often not aware of the correct spelling of a brand name product; they are only aware of how the drug name is pronounced or sounds. This potential problem makes customers vulnerable to the unethical marketing practices of questionable online pharmaceutical product marketers.
Litigation problems	If there is a serious adverse event that is a direct result of unethical marketing practices of online pharmaceutical companies based in a foreign country, it will be extremely difficult for a consumer to file a lawsuit against the perpetrator. The internet is so new that many countries have very few laws that regulate this industry (Gallagher & Colaizzi, 2000).	It may even be hard for brand-name pharmaceutical product manufacturers to win a lawsuit against unethical marketers and manufacturers and prevent them from supplying questionable products directly to consumers.

Language concerns	The vast majority of websites worldwide are written in English. The English that is spoken and written in different parts of the world, however, varies significantly. There may be several ethical online pharmaceutical marketers that provide information to consumers in English that is only locally understandable (Chandra et al., 2004).	The written English may be understood in a different way by consumers in different parts of the world, who also will have access to the websites of ethical marketers. Suddenly, an unintentional, unethical dilemma may be generated to which consumers become exposed.
Lack of accompanying documentation	The online pharmacies based in international countries are not obligated to provide documentation, such as patient package inserts, to consumers (Clippele, 2017).	Several pharmaceutical products are acquired from online pharmacies shipped from foreign countries, including the UK, Spain and Thailand, with no documentation and also in mislabelled envelopes. This raises concerns regarding the ethical standards of some online pharmacies.

The pharmacists, physicians, patients and other healthcare professionals see Internet pharmacies as a threat to effective health care (Silverman, 2003). On the other hand, certain patient populations may benefit from their existence. There are many other known issues in pharmacy retail for tracking authenticity, storage of medicine, abuse prevention, addressing consumption of drugs without prescription, tax loss, and value-added services for consumer empowerment in healthcare (Jaisani et al., 2016). Ultimately, many issues still need to

be resolved before Internet pharmacies become a stable addition to health care in India.

FINDINGS AND CONCLUSION

New technologies can lead to social upheaval and ethical dilemmas which are unrecognized at the time of their introduction but evolves invisibly. Undoubtedly, an e-pharmacy aligns very well with the national development objectives and has clear and tangible benefits to the consumers as well as the industry. By leveraging the technology in a smart way and under stringent regulatory control, the e-pharmacy can add immense value to the existing retail industry in India. The primary goal of an ethically defensible regulatory system for e-pharmacy should be to optimize potential benefits to patients while minimizing potential harms and to distribute the benefits in an equitable manner to all those who need prescription drugs—safe, affordable and accessible (Schafer, 2008).

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Ethical Leadership: The Effect on Employees

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Abstract: Empirical evidence shows that the growing number of business excellence in the contemporary business environment is attributed to the leadership competencies. The frameworks of ethical leadership embody the need to engage the precincts of psychological empowerment with regard to influencing the organizational performance and the moral identity of employees. This study examines the influence that ethical leadership behaviour has on the performance, efficiency and productivity of employees. Based on existing literature and best practices, the study will address the interplay between ethical leadership with competencies, determination, job satisfaction and motivation in addressing the theoretical contributions of ethical leadership on the performance of the organization, practical implication and recommendations on future research.

Keywords: ethical leadership, business environment, organizational performance, business excellences, moral identity.

1. INTRODUCTION

The underlying situation in the contemporary business environment has seen many businesses re-examine their strategic acumen by developing a direction that helps initiate the foundations of ethical leadership for purposes of efficiency and business profitability. From this perspective, it is clear that ethical leadership reflects the dimension of organizational leadership, behaviour and culture with the primary role of leading the organization by making ethical decisions to inherently influence the attitudes and interactions of employees. The meaning of ethical leadership revolves around the practical level of business practice that links the aspects of culture and ethical business practice. This research paper examines the influence that ethical leadership behaviour has on the performance, efficiency and productivity of employees based on previous studies, existing literature, empirical evidence and theories. Based on existing literatures and best practices, the paper will address the interplay between ethical leadership with competencies, determination, job satisfaction and motivation in addressing the theoretical contributions of ethical leadership on the performance of the organization, practical implication and recommendations on future research.

1.1 Definition of Ethical Leadership

The principles, beliefs and values of the right and wrong characterize the foundation of organizational behaviour, thereby formulating the pedestal upon which the leaders influence

employees in achieving the goals of the organization (Al-sharafi & Rajiani, 2013). Bubble (2012) further defines ethical leadership as the process of influencing employees through values, principles and beliefs that extensively border on the accepted norms in the organizational behaviours. These definitions outline the essential element of ethical leadership. Studies on ethical leadership have portend an increasing relevance to organizational practice (Hsin-Kuang, Chun-Hsiung & Dorjgotov, 2012). Neubert, Wu, & Roberts (2013) argue that the collapse of organizations such as Lehman Brothers and Enron is a succinct pointer on the importance of ethical behaviour. This is because lack of ethical behaviour in organizational practice is likely to cause harm to the morale of employees, thus invoking the need for regulation from the government on the basics of ethical leadership. According to Rehman (2011), it is evident that the competitive nature of business in the global marketplace has shaped the trajectory whereby the expansion of ethical behaviour has been exponential. As a result, the widening scope of ethical concerns in contemporary businesses is a greatest pointer to the needs of ethical leadership (Ung Hee, Hye Kyoung, & Young Hyung, 2013). A study by Caldwell, et al., (2011) found out that the significant issue that challenges modern organizations is the www.ccsenet.org/ijbm International Journal of Business and Management Vol. 10, No. 3; 2015 109 reduced applications of ethical behaviour. Such realization informs that the principles of ethical behaviour are widely nonexistent thereby drawing the definition that trust among leadership led to increased motivation among employees and this becomes reflected in the productivity and performance of the organization. In view of this, without ethical leadership, the shadow side of leadership oils strengthened thus increasing the tendency to negatively influence privileges, powers, inconsistency, deception, misplaced loyalties and irresponsibility (Giessner & Quaquebeke, 2010). As a result, it follows that employees become exposed to these negative influences and generally become affected by losing trust as well as integrity in their leader. Research in the study of ethical leadership leads to the conclusive definition by Kalshoven, Den Hartog, & De Hoogh (2011) that ethical leaders promote honesty and engage in actions that mirror his values and beliefs. Notably, this perspective embodies an ambiguous construct making ethical leadership problematic to define. Executives in organizations have a different view of ethical leadership. Their understanding borders on the angle of simply having “good characters and the right values” (Litschka, Suske, & Brandtweiner, 2011). Such managers admit that by obeying the laws and regulations is the foundation of ethical leadership and thus, it becomes notable that ethical leadership revolves around the primary responsibility of dealing with conflict among employees and demonstrating a guiding platform for instructing them on the

right thing to do. This is manifested in the outward display of transformational and servant attitudes. The ethical leaders thus embody inward virtues that direct him in making ethical decisions for the benefit of the wider organization.

Table 1: Ethical and Unethical Leadership

The Ethical Leader	The Unethical Leader
Is humble	Is arrogant and self-serving
Is concerned for the greater good	Excessively promotes self-interest
Strives fairness	Deals unfairly
Takes responsibility	Shifts blame to others
Serves others	Withholds help and support
Shows respect for each individuals	Diminishes others' dignity

Source: (Zanderer, 1992)

1.2 The Development of Ethical Leadership

Ethical leadership developed on the backdrop of overlapping and overarching challenges that drove the foundation of leadership research. The formulation of what constitutes leadership and the advent of globalization shaped the emergence of ethical leadership from the primary traditional models of leadership. As McCann and Holt (2009) articulate, the normative question of what is a good leader underscored the effectiveness the value based leaders will play in the contemporary organizational performance. In view of this, the critical theoretical dimension of ethics and leadership became the guiding principles upon which various organizations, and disciplines emphasized on the need of charismatic, transformational as well as visionary leadership as factors hinged on ethics. The social science perspective of ethical leadership gained momentum in the early 20th Century with increased competition and the relation of organizational performance. The dynamics of globalization, as evidenced in the 4-V model of ethical leadership, characteristically formed the basis upon which managers found that employees are significant stakeholders that must be appreciated through distinct strategic direction in a bid to increase their output and personal satisfaction (Nelson, Poms, & Wolf, 2012). Coupled with the belief that leaders reflected the image of the organization, the growth, popularity and significance of ethical leadership in claiming the core values of the organization and developing a suitable framework that aligns the internal virtue components of leadership with the external organization actions and behaviours for the sole role of promoting the common good of the organization. Research on leadership and personal experiences around value ethics promoted the institutionalization of ethical leadership. With regard to this, Resick et al. (2011) postulate that the growing desire to embrace integrity formulated the development approach that allowed the establishment and application of ethical leadership within the foundation of managers discovering their core value and developing a vision

that would personify the objectives of the organization. Within the 4-V model, the outer commitment of value ethics and the behavioural principles of the organization served as the beginning point where the leadership with a purpose clarification was established. As a result, ethical leaders have over the years embodied the vision, value and purpose of the organization and the followers as constituents within the broader spectrum of ethical ideals (Avolio, Walumbwa & Weber, 2009). The foundational objective of ethical leadership has been leaders to connect the goals of the organization within the external stakeholders as well as internal employees. In so doing, ethical leaders work to create a unidirectional structure of management in a bid to maintain a charitable understanding of varied views, values and opinions for the greater good of the organization.

1.3 Patterns of Ethical Leadership

In the contemporary business world that is characterized by a host of challenges and unethical practice, the role of value has taken precedence to address the growing level of business malpractice. Bass, et al (2003) argue that the existing pattern of ethical leadership has clearly manifested itself in the situation where leaders extensively devote their energy and time to leading the business process within the spectrum of value creation. Brown, Treviño and Harrison (2005) show that the broader concept of ethical leadership has formed the underlying pattern where leaders are obliged to incorporate the explicit exploitation of values and ethics for a suitable www.ccsenet.org/ijbm International Journal of Business and Management Vol. 10, No. 3; 2015 110 leadership framer embedded in ethics. It becomes imperative that this pattern informs the need for effective observation for the underlying shape of business performance and initiate a conversational design where both the manager and the followers establish a perspective of ethical foundation that is not only less complex but also able to emulate the spirit of values and good characters. Gomez-Mejia, Balkin, & Cardy (2008) point out that the distinctive pattern of ethical leadership is to embody and articulate the purpose of organizational value. With respect to this, it is clear that leaders in this framework epitomize a morally and compelling narrative of ethics to demonstrate the practical basis of value ethics. Similarly, it is realizable that the challenging business task in most organizations in the present society is characterized in a scenario where everyone aspires to personal satisfaction. Although this has led to the tendency of public display, the revelation of numerous unethical behaviours and scandals demonstrates the selfish egoistic pattern of business leadership. To address this scenario, it is clear that chief executive officers in contemporary companies must be role models for ethical business leadership in the entire society. To illustrate, it is evident the increase in unethical activities in Citigroup in Japan in 2004 led to the in summary dismissal of several managers upon their ability to accept full responsibility and apologizes to the officials (House, 2004). Within the spectrum of this understanding, it is evident that such a realization resonated with the value systems in Japan and signaled a new era of shared ethical responsibility. In the same breadth, the culture in Citigroup heralded a pattern of ethical leadership where both the managers and employees are expected to take full responsibility for the unethical decisions that may affect the organization. Moreover, the overriding pattern of ethical leadership is inherent in the increased tendency to pay special attention to developing the best people resource in the organization. The focus on the organizational success as opposed to the personal ego is a key dimension for ethical leadership in understanding their place in the extensive network

of stakeholders and constituents (McCray, Gonzalez, & Darling, 2012). House (2004) reinforces the views of Stacey (2003) by augmenting that ethical leaders emphasize on something bigger than their person as individuals. This is notably the dreams and goals of the organization. In view of this, the realization of the value of business excellences rests on the success of employees as a core competency derivative. For instance, it is evident that in 1998, Roger Enrico, the former CEO of Pepsi demonstrated bold gestures on how he valued the internal employees of the company. This is clear in his conscious attempt to forego a percentage of his salary on the basis that the company contributes a similar percentage of its turnover for the employees; children scholarship fund (Gomez-Mejia, Balkin, & Cardy, 2008). Through this framework, it emerges that ethical leadership is not concerned with charities and other donations, but rather through identifying and acting on the lever that increases the loyalty of the employees, their satisfaction and channel it to drive organizational success. Ethical leadership is about capacity building. The model of value creation is a fairly standardized ethical leadership dimension. As envisioned by McCray, Gonzalez & Darling (2012), ethical leaders pay special attention to building the capacity of their followers for the purpose of sustainability. This is enshrined in the tendency to find and develop the best talented people because it's a moral imperative to help in leadership and create more value to the organization and themselves. This pattern involves the leaders taking ethical principles and factors into consideration in the process of creating sustainable leadership. A case in point is the increasing number of CEOs, who have embarked on programs that evaluates the experiences, skills and talents of employees with considerable regard to integrity. In essence, Stacey (2013) notes that very many chief executives have initiated ethical compliance approaches to solve mentoring challenges. In a bid to effectively realize this pattern, it is imperative for leaders to create a life conversation about values and ethics and extensively the process for creating value for stakeholders. Such conversations must be across all levels of business practice where the tenets of value creation as well as the principles of stakeholders within the wider expectations of the society are routinely examined and evaluated. In business entities that examines such value conversation, the outcomes border on accountable and responsible performance approach (Tomescu & Popescu, 2013). As a result, the expectation from employees for the leaders to be accountable implies an efficient model of business excellence and performance measurement where internal and external stakeholders exercise knowledge on alternative drives for realign the inspiration potent for business purpose. To illustrate, the narrative of Jim Burke and the Tylenol product recall in early 1980 best exemplifies the role of value conversation. The short term financial cost of the Tylenol products led to the leaders pulling down all potentially tampered products to maintain the trust of the public and confidence of the employees (Eisenbeiß & Brodbeck, 2014). This example addresses that critical point to understanding the role of value ethics in ethical behaviour. The mechanism of pushing back to resist the likelihood of the values becoming stale reflects the state www.ccsenet.org/ijbm International Journal of Business and Management Vol. 10, No. 3; 2015 111 conceptualizations about values and ethics in Johnson and Johnson. Hassan et al. (2013) argue that the perception of legitimate authority is critical in establishing explicit ways in which employees join hand in pushing back the challenges of altering down value ethics as internal process of business operations. Accordingly, this reflects the ideals of Stacey (2013) in formulating the organizational culture that focuses on team work. For example, many executives have used skip level meetings to engage all

stakeholders and thus develop a more realistic view of what is happening in the organization.

1.4 The Core Functions of Ethical Leaders

The core function of ethical leadership is to construct value paradigms that influence the followers. With regard to this, it is evident that the practical implication of the principles of value ethics rests on the ability of the leader to develop a strategic component of early ethical maturity towards influencing the followers in a bid to enable them pursues success and performance efficiency in the organization. Buble (2012) outlines that in the current global marketplace, organizations have been experiencing disconnect between the beliefs of the leaders and the actions. Such disconnect is characteristically prevalent when ethical dilemmas facing the organizational decision making process. Al-sharafi & Rajiani (2013) review that the aspect of organizational environment that portends such ethical dilemma is trust between leaders and other respective followers. The small gap between the actions of the leaders and what he says creates ethical dilemma for the employees. In view of this, it is upon the ethical leadership strategies to close the gap by influencing followers through a consistent conduct, moral way of being, proper action and doing what the leader says. Stacey (2013) brings forth the recommendations that the specific strategies that relate to ethical influential roles of followers and increase in employees' trust should mark the primary function of ethical leadership. This strategy must fulfil the functional value of looking within to assess not only the emotional aspect of the organization, but also question the judgment of the leaders in considering others perspectives. Accordingly, it is plausible to note that the demand of the organizational value pretext will be defined through a suitable a suitable course of action. In so doing the leader will effectively anticipate the consequences of the decision weigh competing consideration and successfully recognize the circumstances of ethical dilemma. Within the purviews of strategic approach, the leaders effectively address the emerging ethical dilemmas by laying necessary structures to avoid problems, situational pressures and biases. In addition, it is plausible to note that the foundation of ethics must reflect the spirit of morality. In view of this, Al-sharafi & Rajiani (2013) note that employees should be allowed to learn in as much as they observe what their leaders do. In view of this, it is evident that the role of an ethical leader is to personify the espoused values of the organization by building relations that are necessary for harmony. In so doing, it is beyond any reasonable doubt that the purpose of the organization would be realized through frameworks where leaders and followers engage towards mutually beneficial solutions for the organization. The importance of creating a win-win situation that relates to finances is a practice of ethical leadership in sustaining the gains of returns on investment and respect. The spiritual perspective that shapes a coherent understanding of the function of ethical leaders reflects the role of the leaders in establishing a liberating perspective. According to Hsin-Kuang, Chun-Hsiung & Dorjgotov (2012), the leaders influence the employees to identify their spiritual niche and connect with the Supreme Being through a paradox that relaxes the central ethical tension. This tension presumably lies in the communal nature of the human being and manifests the inherent need for others through a disposition of self-serving and less egocentric leadership. According to this, the necessary framework that establishes a self-serving design of ethical leadership rests on the ability of the leaders to influence the followers by measuring their actions and outcomes. The programs that survey employees provide the much needed

insight into the overall ethical pulse in the organization. With regard to this, the interplay of spiritual connection and employees' influenced actions portray the possible consequence of ethical behaviours which illuminate the features of ethical leadership. In view of this, the leader develops capabilities that consistently gauge the effectiveness of implementing value ethics in the organization.

1.5 The Influence of Ethical Leaders on Employees

To understand the influence of ethical leadership on the performance of employees, it is imperative to look at the holistic process where the influence achieves a common good. Resicketal. (2012) argue that the theoretical representation of ethical leadership explains the foundations of trait theory and event theory in situating the roles of leadership. With regard to this, it is evident that the qualities of a leader play a leading role in developing the transformational goal of leadership concerned with expressing the mission of the organization and laying the necessary foundation for the policies, strategies and procedures for leadership. The use of strategies and www.ccsenet.org/ijbm International Journal of Business and Management Vol. 10, No. 3; 2015 112 techniques by the leaders enhances the ability of the leaders to empower the followers and extensively enhancing the employees' self-efficiency. This according to Nelson, Poms, & Wolf (2012), works towards leveraging a change of norms, values as well as attitudes that are necessary with the vision of the leaders. Research shows that the ethical style of leadership demonstrates a normative response to the personal actions as well as interpersonal relationships in the organization. This seeks to improve the general conditions of the employee in a bid to enable them respond in the efficient achievement of organizational goals (Stacey, 2013). The role of ethical leadership in influencing the performance of the employees' rests on the pedestal of behavioural motivation, inspiration and individualized consideration. Buble (2012) asserts that the idealized influence allows a more reliable and integrative process of business practice based on moral characterization, strong concerns for self and others and a demonstration of ethical values. In view of this, Nelson, Poms, & Wolf (2012) highlights a foundational tenet that is deeply embedded in the vision creation and vision fulfillment. With regard to this, it is plausible to note that ethical leadership influences a host of employees by considerably using rewards, formal authority and sanction to influence the compliance behaviour of the employee. This approach presumes a transactional design reflecting where the motivation to perform increases the employees' sense of loyalty and selflessness towards the goals of the organization. The promotion of a reliable and trustworthy conduct among employees is enhanced through reinforcement, two-way communication and decision making. This understanding suggests a situation where an ethical leader withstand the challenges of the organization by emphasizing on the right values and good character in the organization (Hsin-Kuang, Chun-Hsiung, & Dorjgotov, 2012). The reality of ethical leadership borders on a combination of strength of character and right values, thereby standing a better chance to set examples for other employees to be stakeholders in the organization. This forms the foundation on which the purpose, values and vision of the organization and its constituent reflects the ethical ideals. Within this foundation, the leaders connect the organizational goals with those of the external stakeholders and integral employees. Imperatively, it is plausible to note that ethical leaders must extensively understand the importance of positive relationships with the stakeholders in the organization. While this forms the gold standard for all the efforts of the

organization, it is clear that the quality of relationship must be built on trust and respect as important determinants of success. With regard to this, Resick et al. (2012) outline that ethical leaders play a leading part in understanding such natural form of relationship grow in an environment of integrity, respect and trust justice, equity as well as fairness. As a result, it is important to reflect the views of Nelson, Poms, & Wolf (2012) that living in harmony which such characteristic principles establishes the efficiency of human enterprise that can flourish and be sustained. Accordingly, the dimension of ethical leadership should focus on moral values and fairness in decision making while at the same time considering the impact such decisions will have on the organization. This implies that clear communication with employees should be established in order to establish a framework of ensuring the work of employees and how it contributes to the success of the organization. As a result, ethical leaders constantly make efforts that incorporate moral principles in their behaviour, values and beliefs embodying a committed to higher organizational purpose enshrined through prudence, persistence and patience (Hsin-Kuang, Chun-Hsiung, & Dorjgotov, 2012). In conceptualizing the framework of ethical leadership, Stacey (2013) provides a matrix that comprises unethical characterization. This borders on the angle of hypocrisy. In the same fashion, Buble (2012) proposes that leaders must be perceived as people of good moral standing, showing concerns for the welfare of employees and become approachable.

2. METHODOLOGY

A structured approach was concisely used in determining the studies to be reviewed and analyzed. The focus turning on peer reviewed literatures provided the study with the authentic information around the assessment of the effect of the ethical leaders in the performance of the employees in the public sector. The Inclusion criteria were based on all documents, journals, previous studies on ethical leadership and organizational behaviours. This contained generalized information on the effect of the ethical leaders in the performance of the employees in the public sector. Descriptive search terms including ethical leadership, business environment, organizational performance, business excellences, and moral identity were used to retrieve information and previous studies from online databases and the library. The implementation of the ethical leadership strategies in the public sector is knitted on the literature review, previous studies, empirical evidence and theoretical concepts applied to research design, research strategy and philosophical approach. Transformational and transactional theoretical research framework pointed to the influence of ethical leadership on the performance management of public sector organization, providing the springboard on which the effectiveness of this research was developed. Theoretical research framework succinctly examined the sociological dimension of the interplay between ethical leadership and organizational performance by reviewing previous studies and existing literature that the research paper incorporated. The broad purviews of objectivist and subjectivities philosophy enhanced the use of quantitative and qualitative methods of research. To ascertain the efficiency of ethical leadership and the role it plays in strategic focus of organizational practice, the research borrowed from the functionalist nature of leadership and management analyzing the previous studies and theories of leadership within the spectrum of experimentalism, interpretive and humanist approaches. This succinctly achieved the objective of the study to gather adequate information and perspective to prove the effect of the ethical leaders in the performance of the employees in the public sector

The viability and reliability of the data was developed from the standpoint of legitimizing the conclusions on the degree to which the foundation of the research accurately led to the justification of the conclusion that ethical leadership positively affect the performance of employees in the organization. It is evident that the extent to which the findings of the study established an accurate generalization, the confluence between the theoretical framework and the study results reinforced the conclusion that ethical leadership extensively.

3. CONCLUSION

From the foregoing discussion, it is evident that ethical leadership affects the performance of organizations in the public sector. Previous research and the frameworks of transformational leadership prove that ethical leadership affects the performance of the organization. In essence, the qualities of an ethical leader play a leading role in developing the transformational goal of foundation for the policies, strategies and procedures for leadership. The use of strategies and techniques by the leaders enhances the ability of the leaders to empower the followers and leadership concerned with expressing the mission of the organization and laying the necessary extensively enhancing the employees' self-efficiency. The categorization of ethical leadership in organizational management is a conceptualization of positive relationships that potentially exist on the backdrop of moral values, obligations of leaders and expectation of associated leadership factors. The interplay of such factors provides a meaningful insight into the utilization of ethical considerations within the extensive framework of integrated public sector leadership. The challenges that leaders facing implementing ethical leadership are merely adaptive and serve to create a resolute opportunity needed for integrating transactional and transformational elements of leadership. The contemporary expectations of public leaders are morally responsible and serve in the contribution of a wider environment in which the www.ccsenet.org/ijbm International Journal of Business and Management Vol. 10, No. 3; 2015 115 principles of ethical leadership are examined.

4. RECOMMENDATION

The distinctive pattern of ethical leadership should embody and articulate the purpose of organizational value. With respect to this, it is clear that leaders in this framework epitomize a morally and compelling narrative of ethics to demonstrate the practical basis of value ethics. The challenging business task in most organizations in the present society as characterized in a scenario where everyone aspires to personal satisfaction. Although this has led to the tendency of public display, the revelation of numerous unethical behaviours and scandals demonstrates the selfish egoistic pattern of business leadership. To address this scenario, it is clear that chief executive officers in contemporary companies must be role models for ethical

business leadership in the entire society. Moreover, the overriding pattern of ethical leadership is inherent in the increased tendency to pay special attention to developing the best people resource in the organization. The focus on the organizational success as opposed to the personal ego is a key dimension for ethical leadership in understanding their place in the extensive network of stakeholders and constituents. Ethical leaders should emphasize something bigger than their person as individuals. This is notably the dreams and goals of the organization. In view of this, the realization of the value of business excellences rests on the success of employees as a core competent derivative in ethical leadership. Ethical leadership should identify and act on the lever that increases the loyalty of the employees, their satisfaction and channel it to driving organizational success.

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Ethical Issues in Indian Stock Market

An Overview

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Abstract— This paper focused on overview of ethical issues taken place in Indian stock market. Ethical issues occur when the people are greedy in nature in the stock market. Insider trading is one of the malpractice taken place in Indian stock market. Insider trading is a malpractice wherein trade of a company's securities is undertaken by people who by virtue of their work have access to the otherwise nonpublic information which can be crucial for making investment. There are three reasons for ethical investment – financial returns, non-wealth returns and social change. The paper is based on the literature review done on ethics and insider trading. This study also narrates on the influence of insider trading on the investor confidence in the Indian stock market leads to Scam.

Keywords— Insider trading, Ethical issues.

I- INTRODUCTION

There are three reasons for ethical investment – financial returns, non-wealth returns and social change. The human nature shows variety of behaviors due to the influence of unfair trade practices in the stock.. Understanding investor behavior is a difficult task. Ethical investment has focus of discussion about investor choice. In the world of investment, Insider trading that has on the stock markets which is a part of ethical issue attached to its name. Various cases like Harshad Mehta scams as well as the Yes Bank IPO scam have taken the world of financial markets affect adversely on the investor confidence. This study mainly focused on the overview of insider trading, scam cases on the behavior of investors as well as on the stock market mechanics.

II- REVIEW OF LITERATURE

Studies on Ethical Investing

John simister & Richard Whittle in their paper “Ethical investment and portfolio theory: using factor analysis to select a portfolio” builds on the work of Barracchini and Addessi in viewing the “ethical” an investment is to be a different dimension. It confirms that the interpretation of Barracchini and Ad- dessi adopted for this paper has succeeded: by awarding a higher utility to ethical investments for a given return and risk. It was possible to use the technique to produce a portfolio with a higher ethical score, and only slightly lower return and risk performance than the other two portfolios. **Sonu Dalal** on “Ethical Issues in Financial Markets” is Municipal Bond Trading, Institutional Investing, Moral Leadership etc. Ethical issues sometimes occur not because people are evil or even greedy, but because the way in which their view a situation belies its ethical importance.

Jalil, M.A Dr. Etal in their paper “**Implementation Mechanism of Ethics in Business Organizations**” has identified that ethical practices and the proper implementation of ethical practices are very important for organizational goodwill. It is also noticeable that an ethical organization’s employees are more satisfied and loyal to the company than those of an unethical one. **O’Hara, P.A** in his paper “**Insider trading in financial markets: legality, ethics, efficiency**”, are fairly clear. The current state of knowledge about insider trading does not provide a strong case against the practice beyond reasonable doubt. The arguments in favor of insider trading are well developed, and says that a considerable amount of further research is needed on these and other matters. **Shafiquer Rahman** on the paper “**Ethical investment in stock market: Halal investment and Zakat on stocks**” focused on how to cleanse investment income from shariah-compliant stocks contaminated by income from impermissible sources and concludes with a discussion of two opinions of Islamic jurists and shariah scholars on treatment of investment in stocks for zakat calculation. **Maria Teresa bosch bodia** on “**Sustainability and Ethics in the Process of Price Determination in Financial Markets: A Conceptual Analysis**” explores how financial markets can support the practical applicability of Sustainability Development Goals (SDGs) principles. Ethical emphasis is placed on the process of price determination. The achievement of this goal demands a wide display of information on sustainability, placed together with financial information, and appropriate regulation.

III OBJECTIVES OF THE STUDY

- 1) To know the ethical issues taken place in Indian stock market.
- 2) To know more on insider trading, scam cases which are unethical in nature.

IV METHODOLOGY

The research study is Descriptive in nature. The study deals with the analysis of major corporate scams in Indian stock market. The study focused on the review of the paper of ethics and insider trading. The report contained scam cases in Indian market, ethical issues and insider trading details. The study used mainly secondary data. Secondary sources include number of research papers, working papers and financial dailies are also referred for this purpose.

V- AN OVERVIEW

Decisions in stock market- Ethical or Unethical?

Short Sell

Short sellers sell at high price and then buy the stock at low price. In the past, they sell the shares which they not own. This is unethical which creates lot of issues in stock market. Short selling is one of the basic reason behind market is very panic. In the Indian stock market, the ban was instituted partly because of a crash in stock prices. There are different allegations that Anand Rathi, president of the Bombay Stock Exchange (BSE), used confidential information acquired by BSE's surveillance department to make gains and contribute to volatility. In 2005, the Securities and Exchange Board of India (SEBI) recommended that institutional investors such as mutual funds are allowed to short-sell shares in the market. SEBI issued short-selling guidelines for institutional investors in July 2007. They believe that short-selling can increase share price volatility, and force the price of individual stocks will touch the bottom level. They also argue that declining trend in the share prices of a company due to short sell undermine the commercial confidence of the company as well as investors in the market

Penny stock trading through pump and dump

An investor or group of investors promoting a stock they hold and selling once the stock price has risen following the surge in interest as a result of the endorsement. Pump and dump scams work on small and micro-cap stocks that are traded over the counter. These companies tend to be highly illiquid and can have sharp price movements when volume increases. The group behind the scam increases the demand and trading volume in the stock and this new inflow of investors leads to a sharp rise in its price. Once the price rise has formulated, the group will sell their position to make a large short-term gain. Lot of unreliable or false information spread in the market about small cap or penny stocks by a group of people. People expect future gains based on this information or rumours spread in the market. Initially, share prices will increase. People hold the shares who spread this rumour and when the share prices increased, they will sell off the shares and exit from the market.

Insider trading

Insider trading means buying or selling of shares by individuals with access to unpublished and highly sensitive information about the particular firm. It changes the agent's behaviour and spoil the goodwill of firm and creates asymmetric information in the market. Insider trading is unethical in nature which creates lack of confidence among investors in the stock market. Insider trading was first regulated and restricted by the Securities Act of 1934 to insure a "fair and honest market".

Before the 1934 Act, insider was able to buy and sell securities of their own corporations using private information with no legal restriction. Illegal insider trading in India evolves over time in response to concerns about the effect of insider trading on public confidence.

Halal investing – An ethical approach

Ethical investment has been defined as putting your money where your morals are, or investing according to your beliefs (Brownlow, 2009). Halal investing is in which muslim investors can invest in the contemporary stock market in a way compatible with the spirit of divine Islamic law or shariah. This investing tells about the religious obligation to donate to the poor and needy a certain percentage of wealth. Traditional investment is driven by only financial considerations such as maximizing return or wealth, diversifying risk, and maintaining liquidity. Ethical investing is driven by societal needs and benefits and takes into account non-financial criteria, such as certain attributes of the companies in which money is invested, in addition to the financial considerations of traditional investors.

Ethical considerations may include, religious affiliations, beliefs, or values. Screening process must be done which can be either negative or positive. Negative screening excludes companies that are incompatible with the investors' ethical values while positive screening seeks out companies that act in a manner consistent with the investors' ethical values.

Unethical investing – An Over view on Financial Scams in Indian Stock Market

A group of people view that someone created a company, work hard to sustain it, then decided to go public to expand it and thus sold shares in the company. Investor bought those shares cheap and sold them to suckers at a much higher price and made profit. Is there ethics in it? Another view is that, someone created false information or rumors in the market and artificially increasing the share price and cheating the public. Is there ethics in it? An overview of scam cases in Indian market will give the unethical investments and its impacts.

HARSHAD MEHTA SCAM (1992): Harshad Mehta was an intelligent broker and he knew the exact loopholes with Indian Economy and the banking system. He used the Ready Forward (RF) and Bank Receipt (BR) and took the price of ACC from Rs.200 to Rs.9000. that was an increase of 4400%. The stock markets were overheated and the bulls were on a mad run. Since he had to take profits in the end, the day he sold was the day when the market crashed. This involved Rs.4000 crores.

CRB CAPITAL MARKETS: C.R. Bansali, was the man behind the CRB Capital Markets. He procured an A+ rating for his Mutual Fund (MF) and even succeeded in obtaining a bank licence. His Non-Bank Financial Company (NBFC) attracted investors in large numbers from various sectors of the society, particularly retired and pensioners. When his company fell down lick a pack of cards in 1997, an amount to the tune of over Rs.1000 crores vanished into thin air.

THE 1998 COLLAPSE: In 1998, Harshad Mehta, Scamster of 1992, made a comeback by floating a website and writing columns in several newspapers giving tips on stocks. As a result BPL, Videocon and Sterlite shares' collapsed. This led to illegal opening of the trading system in the middle of the night by BSE officials to cover up this issue.

THE IPO SCAM (1993-1996): This scam had two parts – The First was by existing companies, kept their share prices high in order to raise money at highly inflated premium to fund Green Field projects. The second part of the scam had a multitude of traders, businessmen, Chartered Accountants, who teamed up with bankers and investment bankers to float new companies to raise public funds. This IPO bubble lasted for three years from 1993 to 1996. The investors' disappointment was so strong that the primary market remained dead for the next three years, almost until the beginning of 1999.

KETAN PAREKH'S CASE (1999-2000): Ketan Parekh, a Mumbai based stock broker borrowed huge amount from Global Trust Bank during its Merger with United Trust of India Bank. He got a loan of about Rs.250 Crores from Global Trust Bank's Chairman Mr. Ramesh Gelli. The prices of the selective shares constantly increased due to rigging. The investors who bought the share at higher prices thought that the market prices were genuine. Soon after the discovery of the scam of 1999-2000, the price of the stocks came down to the fraction of value at which they were purchased. The investors lost heavily. Even the banks faced a tremendous loss. The amount involved in this scam was estimated to be around Rs.1500 crores.

2G SCAM (2008): Former Telecom Minister A. Raja is the prime accused who is considered to be the mastermind in this scam by CBI. He stands accused of under-valuing spectrum as the country's Telecom Minister and selling it to companies he favoured, though they were largely ineligible for licenses to run mobile networks. The loss to the national exchequer is pegged by the government auditor at a mind-boggling Rs.1.76 lakh crores.

V CONCLUSION

The scams into crores of rupees are just a symptom of a problem poses a biggest challenge to the financial industry. An individual is not born ethical or unethical. It is his surrounding environment that has a larger bearing on a human's ethics. All these scam cases affected very badly on the investors' confidence. But now SEBI took different steps to instill the confidence in investors. SEBI's presently in-placed surveillance systems are producing over a 100 alerts per day for the further investigation of probable cases of market manipulation. To break the back of fraudsters and market manipulators, SEBI is now expected to join hands with enforcement agencies.

SEBI strictly monitoring the manipulations in the penny stocks so far. But now, it's the time to monitor the promoters play on large-caps and mid-caps share price manipulation in the stock market.

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Ethical Issues in Corporate Social Responsibility

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Abstract - This paper makes an attempt to analyze the corporate social responsibility (CSR) trends in India. The study also evaluates the importance or the need for corporate social responsibility in the business enterprises. The various ethical issues which are related to corporate social responsibility have been discussed here. To avoid unethical practices, there are some recommendations also included in this paper.

Keywords - Business Ethics, Corporate Social Responsibility (CSR), Companies (Amendment) Act (2019), Public Image, Environmental Impact.

I. INTRODUCTION

Ethical behavior and corporate social responsibility can bring significant benefits to a business. The idea that business enterprises have some responsibilities to society beyond that of making profits for shareholders has been around for centuries (Barry, 2000). This partly accounts for the reason why the concept of Corporate Social Responsibility (CSR) has continued to grow in importance and significance (Carroll & Shabana, 2010). One of the core beliefs is that business organizations have a social and ethical responsibility, as well as, the economic mission of creating value for shareholders or owners of businesses (Carroll, 1989).

The economic responsibilities of a business are to produce goods and services that society needs and wants at a price that can perpetuate the continuing existence of the business, and also satisfy its obligations to investors; ethical responsibilities are those behaviors or activities expected of businesses by society and other stakeholders such as employees (Ferrell & Fraedrich, 1997). The concept of CSR is defined by the United Nations Industrial Development Organization (UNIDO) in terms of the responsiveness of business to stakeholders' legal, ethical Social and environmental expectation. CSR is an entry point for understanding a number of firm-related and societal issues and responding to them in a firm's business strategy. However, there is a universal and prominent view on protecting the environment and stakeholders' interests. Emerging economies like India have also witnessed a number of firms actively engaged in CSR activities, and the Ministry of Corporate Affairs has come up with voluntary guidelines for firms to follow. Companies in India have quite been proactive in taking up CSR initiatives and integrating them in their business processes.

II. OBJECTIVES

1. To analyze the corporate social responsibility trends in India.

2. To analyze the need for corporate social responsibility in the business enterprises.
3. To find out the ethical issues related to corporate social responsibility.

III. CORPORATE SOCIAL RESPONSIBILITY (CSR)

Organisations have increasing demands that they have to look beyond their own returns and prioritize those of the societies in which they operate. The idea of responsibilities of enterprises towards society beyond that of making profits for shareholders has been around for centuries as it is because they operate within a society, hence the society expects business to show responsibility back to them. Achieving economic prosperity for a firm alone is not acceptable, when they operate in a society. The organization should maintain a quality relationship with its key stakeholders (employees, customers, investors, suppliers, public and governmental officials, activists, communities etc.) for their success.

According to Frederick (2006) CSR refers to a business system that enables the creation and division of wealth for the advancement of stakeholders by implementing and integrating ethical systems and sustainable management practices. The social responsibility concept is demonstrated as the voluntary responsibilities other than the pure economic and legal responsibilities of firms (Joseph, 1963; Henry & Henry, 1972). It also refers to the voluntary initiatives that organizations involve in for a positive social change and environmental sustainability (Aguilera et al., 2007).

In recent decades, there is a debate between two views, CSR and the sole purpose of business is profit. Davis (1974) argued that, the public visibility of corporate actions are necessary to become socially responsible organisations, as it is an integral part of society and has a responsibility to find solutions to social problems. Stakeholder theory proposes that companies gain competitive advantage by addressing important stakeholder demands (Freeman, 1982). CSR helps organizations to project a 'good' image to job seekers and to promote its value system (Rynes & Cable, 2003; Greening and Turban, 2000). According to Fombrun & Shanley (1990) CSR is an appropriate marketing technique for the organization to attract prospective employees.

IV. CSR: COMPANIES (AMENDMENT) ACT, 2019

At present even if a company was not able to fully spend its CSR funds in a given year, they can carry

forward the amount and spend it in the next fiscal year, in addition to the money allotted for that year. The companies have to deposit the unspent CSR funds into a fund prescribed under Schedule VII of the Act within the end of the fiscal year. This amount must be utilized within three years from the date of transfer, failing which the fund must be deposited into one of the specified funds. The new law prescribes for a monetary penalty of Rs. 50000 to 25 lakhs as well as imprisonment of up to three years, or a fine up to INR 5 lakh or both. The government, however, is reviewing these rules after the industry objected to the strict provisions, especially with respect to the jail terms for CSR violations, and is yet to operationalize them (India Briefing, 2019).

V. CSR IN INDIA

India is the first country in the world to make corporate social responsibility (CSR) mandatory, following an amendment to the companies act 2013 in April 2014. Businesses can invest their profits in areas such as education, poverty, gender equality, and hunger as part of any CSR compliance. The amendment notified in the Companies Act, 2013 requires companies with a net worth of INR 500 crore or more, or an annual turnover of INR 1000 crore or more, or net profit of INR 5 crore or more, to spend 2 percent of their average net profits of three years on CSR. CSR includes but is not limited to the following: projects related to activities specified in the Companies Act; or projects related to activities taken by the company board as recommended by the CSR Committee.

Since the applicability of mandatory CSR provision in 2014, CSR spending by corporate India has increased significantly. In 2018, companies spent 47 percent higher as compared to the amount in 2014-15, contributing INR 7,536 crores to CSR initiatives. Listed companies in India spent INR 10,000 crore in various programs ranging from educational programs, skill development, social welfare, healthcare, and environment conservation, while the prime minister's relief fund saw an increase of 139 percent in CSR contribution over the last one year. The education sector received the maximum funding (38%) followed by hunger, poverty, and healthcare (25%), environmental sustainability (12%), rural development (11%). Programs such as technology incubators, sport armed forces, reducing inequalities saw negligible spending.

The **Tata Group** in India carries out various CSR projects, most of which are community improvement and poverty alleviation programs. Through self-help groups, it has engaged in women empowerment activities, income generation, rural community development, and other social welfare programs. In the field of education, the Tata Group provides scholarships and endowments for numerous institutions. The group also engages in healthcare projects, such as the facilitation of child education, immunization, and creation of awareness of AIDS. **Ultratech Cement**, India's biggest cement company is involved in social work across 407 villages in the country aiming to create sustainability and self-reliance. Its CSR activities focus on healthcare and family welfare programs, education, infrastructure, environment, social welfare, and sustainable livelihood. The company has organized medical camps, immunization programs,

sanitization programs, school enrollment, plantation drives, water conservation programs, industrial training, and organic farming programs. Indian automobile manufacturer **Mahindra & Mahindra (M&M)** established the K. C. Mahindra Education Trust in 1954, followed by the Mahindra Foundation in 1969 with the purpose of promoting education. The company primarily focuses on education programs to assist economically and socially disadvantaged communities. Its CSR programs invest in scholarships and grants, livelihood training, healthcare for remote areas, water conservation, and disaster relief programs. M&M runs programs such as Nanhi Kali focusing on education for girls, Mahindra Pride Schools for industrial training, and Lifeline Express for healthcare services in remote areas. **ITC Group** has been focusing on creating sustainable livelihood and environment protection programs. The company has been able to generate sustainable livelihood opportunities for six million people through its CSR activities. Their e-Choupal program, which aims to connect rural farmers through the internet for procuring agriculture products, covers 40,000 villages and over four million farmers. It's social and farm forestry program assists farmers in converting wasteland to pulpwood plantations. Social empowerment programs through micro-enterprises or loans have created sustainable livelihoods for over 40,000 rural women (India Briefing, 2019).

VI. NEED OF CSR

There is a range of reasons businesses and others support corporate social responsibility efforts. To take stakeholders into account, businesses use a "triple bottom line" framework (support sustainability goals) that incorporates social and environmental performance with the traditional financial performance model. Corporate social responsibility can also help create positive work environments that build a sense of community and teamwork that leads to happier, more productive employees. The positive public image that corporate social responsibility creates can also attract the long-term institutional investors who help finance businesses and keep them running. Institutional investors consider low-CSR firms to be riskier investments because of the possibility of consumer boycotts or costly sanctions from violations of business regulations. A company's involvement in corporate social responsibility attracts consumers and helps with sales. Consumers' knowledge, as well as their perception, of a business as socially responsible is positively linked to their commitment to and purchase of the business' products. A responsible business is more than a profit machine. Though it is true that business cannot survive without profit, modern businesses that focus solely on their income level will find that communities are less likely to embrace them. A successful business should be invested in its community and businesses that are expected to put some money back onto the community that helps make them a success.

A. Fairness to employees

For every organization there will be different levels of employees and they should be treated with respect, given fair wages and improve upon their quality of life. Strong businesses know that one of their most important responsibilities is keeping their employees challenged and

satisfied as these are two primary methods for encouraging innovation and productivity.

B. Helpful for people and the environment

Business decisions and actions can greatly harm people and the environment. Stakeholders, including employees, customers, suppliers, lenders, and the broader society, are affected by business enterprises. So, the people related to the business will be treated ethically and there will be fairness in the dealings.

C. Environmental Impact

As environmental issues and green energy have become popular topics in public debate, companies are feeling an increased pressure to limit their environmental impact. Though this is a larger concern for manufacturing businesses that deal with harsh chemicals and harmful pollutants, even companies, from banks to video game developers, should make an effort to host internal recycling services, carpool and limit their energy consumption. A company should be able to show what it is doing to proactively protect the environment if it wants to live up to the expectations of consumers.

D. Positive public image

Businesses that engage in CSR can create positive publicity through press coverage, which attracts employees, consumers, and investors. Businesses with quality products and services, positive treatment of women, respect for issues of diversity, and concern for the environment, may have a competitive advantage over its competitors.

E. Avoiding bad PR

Preventing negative externalities is better than trying to fix them. Bad public relations resulting from environmental and societal harm can ruin corporate profitability, and can even threaten the very existence of a business.

F. Profitability

Many studies have shown that corporate social responsibility and the resulting improvement in a firm's reputation and relationship with external stakeholders results in increased financial performance.

In addition to this positive connection, market forces generally do not penalize high corporate social performance companies; therefore, managers can afford to be socially responsible without the fear of losing money.

VII. ETHICS

Ethics means principles, values, and beliefs that define what is right and wrong behavior. Business Ethics are codes of values and principles that govern the action of a person, or a group of people regarding what is right versus what is wrong (Levine, 2011; Sexty, 2011). It deals with internal values that are a part of corporate culture and shapes decisions concerning social responsibility with respect to the external environment. Business ethics means honesty and fairness in relationships with coworkers and customers (Daft, 2001). Business ethics is the behavior that an organisation adheres to in its daily dealings with its stakeholders (e.g., employees, customers, suppliers, immediate community and society in general) (Dombin, 2012). Thus an organisation not only caters to the interests and rights of stockholder or employees but also fulfils the demands of

outsiders who are affected by the companies' actions. The interest of other outside stakeholders such as customers, suppliers, governments, unions, competitors, local communities and the general public also needs to be protected. This connotes to the various stakeholders' groups, which rightly expect the firm to satisfy their claims in a responsible manner.

VIII. CHALLENGES OF ETHICS IN CORPORATE SOCIAL RESPONSIBILITY

A. Responsibility to shareholders

A major aspect of a business' existence is their relationship with the shareholders who fund their enterprises and help with their expansion and success. Renowned economist Milton Friedman wrote in *Capitalism and Freedom*, "There is one and only one social responsibility of business – to use its resources and engage in activities designed to increase its profits so long as it stays within the rules of the game, which is to say, engages in open and free competition without deception or fraud". This philosophy contends that as long as a business is not breaking a concrete law, it has no duty to go beyond what its shareholders want. "The social obligation of business is to sustainably maximize long-term profits for shareholders. Nothing more. Nothing less." The true responsibility of a business belongs to the shareholder. In addition, critics contend, CSR consumes resources such as money and employee time, which takes away from a business' profits, therefore taking away from its shareholders.

B. The nature of a capitalist society

Is it the responsibility of the government to set more ethical regulations that businesses have to follow? Would this result in a socialist system? Many argue that within a free-market, capitalist system, the main concern of a business is to survive and make a profit. This pursuit helps both businesses and the rest of the economy thrive. The concept of the "invisible hand" theorized by 18th century economist and "father of modern capitalism" Adam Smith states that individuals pursuing their own best self-interest results in the greatest overall good to society, and that only the free market should determine what and how goods and services are offered. Companies that do everything they can to boost profits will end up increasing social welfare, because the demand for healthy foods, medicines, and other beneficial products result in businesses' creating innovative and helpful goods or services. In a 1970 New York Times article titled "The Social Responsibility of Business is to Increase its Profits" Milton Friedman wrote that "...the doctrine of 'social responsibility' involves the acceptance of the socialist view that political mechanisms, not market mechanisms, are the appropriate way to determine the allocation of scarce resources to alternative uses." A corporation is socially responsible when it maximizes shareholder value within the bounds of the law, and anything beyond that is voluntary and unnecessary, Friedman argues. Any additional obligations imposed upon businesses undermine stockholders' interests and impede economic growth.

C. Problems not completely solved

Another critique is that corporate social responsibility is not the ultimate solution to societal or environmental problems, and can in fact be a façade that impedes real

systemic change. Codes of conduct, compliance programs and audits do more to collect information than to actually solve problems, it is argued. In addition, businesses might only comply with minimal requirements of standards or certification that neglect well-rounded, sustainable solutions. Some raise a concern is that CSR could mislead consumers and stockholders because they are proposing voluntary, market-based solutions to social and environmental crises, while claiming to be very committed and responsible. CSR gives businesses immense power to solve issues, rather than seeing them as an obstacle. Instead of reforming the general, allowed business practices or instead of challenging the economic system, CSR reinforces the status quo and adds social and environmental concerns as a less important afterthought.

D. Difficult to monitor and define

Corporate social responsibility is a very broad and vague term that can be hard to track and identify. In this context, companies, instead of society, define "responsibility", which some contend can result in the twisting of words to fit corporate concerns. Though a company may engage in a form of CSR, it may still engage in harmful business practices – or even produce a harmful product. For example, in 2008, Dutch energy giant Shell misled the public about the environmental effects of its oil sands development project in Canada by advertising that its efforts were to "secure a profitable and sustainable future." Shell later acknowledged that "sustainable" is "used and understood in a variety of ways by government and non-governmental organizations, researchers, public and corporate bodies and members of the public." CSR can also backfire if consumers believe a business is engaging in "green-washing," which is when ads and labels promise more environmental benefit than they deliver. The advertising consultancy TerraChoice Environmental Marketing reported that while there has been a 79% increase in companies' reports of their products being "green," 98% of those products were found to be guilty of green-washing – having no proof of certification, making vague or false claims, or using false labels. In some cases their specific claim may be true within the product category, but still distracts the consumer from the greater health or environmental impacts of the category as whole. For example, businesses that sell tobacco and alcohol products may engage in CSR to help their reputation, but still sell products that are damaging to one's health.

IX. CONCLUSION

To promote ethics in the organisation, they can have the following things,

- Establishment of companies ethical code of conduct.
- Proper dissemination: Good companies publish in house code of conduct and publish it among employees, vendors or associates.
- Human Resource aligned with ethical standard compliance: Employ people with high standards of ethical behavior .
- Ethical component inherent to appraisal process: incorporate consideration of ethics on performance review.

- Reward-punishment system for adherence to ethics: Reward ethical behavior and punish unethical behavior.
- Audit, reviews and ethical organizations conduct ethics audits in one form or another.
- Reinforcement of ethics policy
- By conducting workshops in ethics for employees in the organization.
- Make signing of ethics code by employees as a part of employee induction process.

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ETHICS IN INSURANCE SELLING OF AGENTS IN ANGAMALY

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INTRODUCTION

Ethics is defined as a moral philosophy or code of morals practiced by a person or group of people. The word 'ethics' comes from a greek word 'ethos' which means customs. Ethics is an important factor in every human life and as well as in business. A business concern is work in an Eco - System that constitutes of society, employees, stakeholders, suppliers, competitors, government, shareholders and environment etc. The success of every business organization depends on how the institution discharges its responsibilities towards the stakeholders as stated above. Ethics has become an important factor of business with the pace of globalization for the existence of business in the marketplace.

Insurance is a contract, represented by a policy, in which an individual or entity receives final protection or reimbursement against losses from an insurance company. The insurance business takes place through the direct and personal selling by the insurance agent. They are the representatives of the company and they have the chances to meet the client in person and close to sale. Most probably the client does not even come to the office and does not meet the office so the agent is expressing the ethical conduct to the customer and that conduct becomes the face of the company.

The backbone of every business is based on integrity, trust, and expectation in the case of insurance companies. It becomes more relevant and depends on this insurer will pay the promised amount when the risk occurs for the insured. Sometimes the discharge of claim is delayed or the procedures to be completed at the time of settlement are too burdensome than the expectation of the customer. Sometimes the amount to be received by customers may register complaints to the authorities. In this context insurance is comfraime and branded as unethical. However, the core reason for this lies in the distribution of the product itself. The important factor that states in this is the unethical practices adopted by the agents or distributors in the selling of insurance products.

In this paper we are trying to give an insight to the ethics in insurance selling by insurance agents. Through this study we are trying to understand the role of ethics in insurance selling with particular reference to the Angaly region.

PROBLEM STATEMENT

The problem statement of study can be framed using the hypothesis below.

H0 : Ethical sales behaviour of agents does not play a significant role in Insurance selling in Angamaly.

H1 : Ethical sales behaviour of agents does play a significant role in Insurance selling in Angamaly.

OBJECTIVE OF STUDY

To analyze the ethical behaviour of agents in insurance selling.

To evaluate the ethical relationship between agents and customers. .

To understand the role of ethics in insurance selling.

REVIEW OF LITERATURE

According ro Chen and Mau, the concept of ethics is a complex one and there is a lack of any standard measurement to evaluate specific actions, behaviours or individuals as ethical or not (Talwar Ali. 2016). The general perception of insurance by a majority of the masses is negative because they consider insurance agents as dishonest. Customers believe that agents approach customers to collect the premiums against promises that they never intend to fulfill (Batsirai W. Mazviona. 2014).

Business ethics refers to the issues that arise when ethical principles are applied in the process of business (Christie et ale. 2003'. Parboteeah et al.. 2008).The importance of Business Ethics has of late been realised by the organisation and is now considered as an inevitable requirement for sustained growth and success in the marketplace (Christie et 2003: Hoff & Pandev 2005, Seshadri et al.. 2007: Raja. 2008; Lefebvre. 201 1: Tsaiikis et al., 2008).

In this highly competitive global marketplace, coupled with the rapid growth of the economy, the growth of business is understood in terms of money, market share and profitability making them the primary objective of business. The business houses compete to attain those objectives even at the cost of sacrificing ethical aspects (Biswas, N. 1998; Rut. J. & Lee. M. 2008: Birtchell. T. 2011; Jeffrey. C. 2010: Kmagasabapathi. K. 2007). In many cases, insurance underwriters compromise with ethics under organisational pressure to hold on a policy application in order to win a business (Isi.movæ 2014). Concept of Ethics is all the more related and important in the financial sector as the savings, investment and insurance products are featured with longevity, complexity and information asymmetry. This widens the scope of unethical behaviour to take place and thus impedes loyalty, trust building and customer satisfaction (Diacon & Christine. 1996).

With regard to Insurance Companies, Ethics is very important as it works as a lubricant in maintaining customer relations in the long run and meeting the requirement of the stakeholders (Bagirai W, Mazvtoria, 2014), the nature of association Of the insurance advisor, which is primarily a commission-only job, also encourages advisors to adopt unethical means to close the sale and increase their earning (Diacon & Christine, 1996).

Insurance products due to their inherent features like intangibility, complexity, longevity, etc.. are uncertain in nature (MeiFang Chen & Liang-i lung Mau, 2009) and it appears to be tough for consumers to understand. For insurance sellers, it becomes difficult to convince the customer of the benefits of buying an insurance product, as they are to be provided at a future date only(Roman.s 2003 : 45 S 2003: Talwar & Ali, 2016). The customers don't have any other option but to depend on the insurance agent to access correct to information and make a right buy (Howe, Hoffman & Hardigree, 1994). This ends up constituting feel to the customer that insurance people robs away their hard earned income (Batsirai W. Mazviona, 2014). Life insurance is considered by common people as the most extensively mis-utilised financial product where presence of ethics is very rare (Vlamun, 2014).

Ethical behaviour lacks any universal definition because it is more a situation-specific term (Halwar & Ali, 2016). With respect to agents behaviour in Insurance, Ethical Behaviour generally refers to honest and truthful service to the customer, keeping the customer's satisfaction above all, even at the cost of losing a sale. Ethical sales behaviour may reduce cost of transaction, build customer confidence and ensure a strong base of loyal customer, which can vouch for sustained growth of the insurer (Batsirai W. Mazviona, 2014).

The importance of ethical behaviour is all the more important in insurance because there exists an uncertainty of future buying by the customers (Reddy & Czepiel, 1999). A loyal customer base guarantees a continuous selling process in terms of cross sell, up sell and reference sell. It is also beneficial for insurers to fetch regular business from a loyal group by creating and maintaining strong relationships with the customers, instead of depending on short-term, unethical, discrete sales (Morgan & Hunt, 1994).

Unethical behaviour is referred to as activity or intention of the agent to benefit himself/herself ignoring the benefit of the concerned customer. It includes wrong presentation, intentional untrue statements about the company and competition, false advertisement, recommending products not fitting the customer requirement, etc., (Talwar Ali, 2016).

Since the Insurance Agents work in an unsupervised marketplace and possess more product-related information than the customers, they have a larger scope to violate ethics (futrell, 2002) for their short-term gain. In those circumstances, proper motivation and training up agents to maintain ethical sales behaviour may play a crucial role in building and maintaining loyal customer base ensuring long term relationship.

UNIQUENESS OF INSURANCE BUSINESS

Although Insurance is an old industry in India, the insurance products are unsought by the customers. It's promoted as a means to ensure peace of mind: but in many cases, the peace of mind is taken away, instead (Talwar & Ali, 2016). In financial services, Ethics holds a central focus (Dunfee & Gunther, 1999t). The financial industry, by its nature, is vulnerable to ethical abuses and is a prey to corruption causing enormous financial loss (Lamb, 19991). Insurance Business, being a constituent of the financial industry, is also open to such challenges arising out of unethical dealing. The Insurance business is susceptible to ethical abuse due to its unique nature. Some of them are as follows:

Complexity: The complexity of insurance products makes it difficult to be understood by the common man due to use of industry-specific terminologies, legal languages, numerous clauses explaining inclusion or exclusion of an event/loss, calculation of individual specific premiums, etc. (Donnelly et al., 1/%S).

Intangibility: The insurance products are intangible. They neither can be seen nor touched. The Salesperson/Agent is authorised to sell the future value of an investment made today.

Mutual trust : Insurance business is based on mutual trust. The customer trusts the agent to the extent he explains the policy benefits. On the contrary, the agent trusts the customer regarding payment of all future premiums and disclosure of all material facts affecting the acceptance of the policy by the Insurer.

Financial Stability: The peculiarity of the insurance business lies in the fact that the Insurer depends on the collection of renewal premiums to continue investments and meeting both revenue and capital expenditures. The payment of renewal premiums by the customers is highly uncertain. The payment of claims and bonuses as guaranteed by the insurer brings in financial liability; in addition, the failure to meet such obligations may ruin the insurer.

Future Benefit: In case of non-life insurance, the insurer promises to make good any loss due to occurrence or insured event. While in life insurance, the insurer promises to pay the benefits either on death or maturely of the policy, whichever is earlier. In both cases, the benefit of the policy is to be derived at a future uncertain date, against premium paid today.

Longevity of the product: The insurance product may run from 10 to 99 years. A father buying a whole life policy for his one year old child may run till 100th years of age of that child. So, the buyer of the product may not be the actual beneficiary .the seller of the product, the agent, who is supposed to provide service to the policy holder till maturity, may not live to the full time of the policy, keeping aside the servicing aspects.

FACTORS INFLUENCING ETHICAL BEHAVIOURS BY THE AGENT

From the agent perspective, factors influencing the ethical or unethical sales behavior of agents include his vision, sense of responsibility and perception of successes. Agents with short-term vision to make easy and fast money show unethical sales behaviour. Whereas, agents having long-term vision to create good customer base and make their career show up ethical sales behaviour. Agents having sense of responsibility towards the insurer, customer and society at large generally demonstrate ethical sales behaviour compared to those who do not care to take responsibilities. An agent who measures success by the amount of reputation he earns in the market, the respect that he earns in the organisation, the satisfaction that he sees in the customers, the peace of mind that he enjoys by abiding by the Code of ethics will definitely show up ethical sales behaviour. On the contrary, an agent who measures success by the amount of commission that he earns will resort to unethical means for selling.

From the organisational perspective, every organisation sets some rules, in the name of Code of Ethics (CoE) to guide the employees to work within a defined framework in alignment with the Organisational & Social values and legal requirements. But in many cases, the established Code of Conducts fail to restrict the unethical conduct of the employees. With reference to Insurance agents, there are a number of conditions, issues and elements surrounding Sales positions, which calls for opportunities and compelling situations for ethical compromise. Some of them are as follows:

Insurance agents generally meet the customer and carry on the selling activity in an unsupervised environment, which provides them ample scope to ignore ethical norms.

The continuity of an agent's job primarily depends upon his selling performance. And in a situation where sourcing a business becomes a real challenge, the agent may prefer to retain his job by compromising ethics.

Insurance agents are appraised on the basis of their short-term performance and quick conversion of prospect to sale, which encourages the agent to concentrate on short-term goal achievement adopting short-cut methods supported by unethical means.

Insurance agents are the force that collect the premium for the insurer and generate revenue.

The insurer agent works on commission only basis. The earning of the agent can be enhanced through selling high commission products, which motivates the agent to promote and advise those products which earn more commission.

UNETHICAL SALES BEHAVIOUR BY THE INSURANCE AGENT

Unethical sales behaviour may be defined as any activity, intention or conduct of the sales person that results in his gain at the cost of the customer. Insurers do not expect an agent to resort to any unethical conduct for short term gains sacrificing the customer's well being. The following is tentative list of unethical behaviour generally demonstrated by insurance agents:

Rebating: It refers to inducing the buying of an insurance policy by the customer by offering him either part of the agent's commission or any gift item in exchange. Sometimes, the offers/gifts proposed by the agents are so lucrative that the customer buys the product to avail the offer, ignoring his actual need.

Twisting: It is the attempt of the agent to induce the customer to surrender his existing insurance policy and take a new one from another Insurer. The agent misrepresents the effect of such acts as beneficial to the customer, where there exists no substantial gains at all.

Churning: Churning is a case of twisting with the difference that herein the customer is misguided to take the new policy from the same Insurer by discontinuing the old policy. The only intention here is to generate new agent commission.

Misrepresentation: It refers to misrepresenting, misleading or misstating any fact or information in the process of sale or service.

Recommending Misrepresented Applications: It refers to indulging or overlooking misrepresentation by the client while applying for the insurance policy that may result in the problem of adverse selection.

Deceitful Advertising: It refers to adopting inappropriate methods of solicitation or advertisements that give a wrong perception to the customer about the terms and conditions of the insurance policy.

Defaming Competition. It refers to the use of derogatory statements about other insurer or insurance agents.

Fraud: It includes any activity done with an intention to have some undue gain keeping the Insurer, Customer and other concerned party in dark.

Mis-Commitment: It refers to mis-committing the customer about the services the agent is either not authorised to or cannot afford to render.

Faking Identity: It refers to mis-representing one's own position, status, qualification, etc., by the agent.

Using Pressure Tactics: It refers to applying coercion or unwarranted influence to procure insurance business.

Misguidance: It refers to misleading a client by taking advantage of his unawareness or his/her inability to access proper information.

Sharing Confidential Information: It refers to improper and unauthorised use of a customer's personal and/or confidential information.

Financial Charging: It refers to collecting any amount in excess of premium from the customer as his personal fee or charge.

Negligence in Service: It refers to showing negligence in rendering appropriate and timely service to the clients, like renewal collection and submission, delivery of policy bond & subsequent insurance receipts, processing claims, clearing medical or non-medical pending, etc.

CONCLUSION

An organisation may succeed to improve the sales skill, technique & style of its agents through training, mentoring and motivation; but, it cannot teach morality, honesty and ethical responsibility.

From the above discussion, it is evident that Ethical sales behaviour plays a very positively significant role in the promotion of insurance selling in India.

Being ethical is not a choice to the Insurer; instead, it's a necessary requirement for sustained existence for two reasons. First, the ethical/unethical actions affects the stakeholders of the Insurer; and secondly, the ethical or unethical action have a trajectory effect, which ultimately lead the organization to its due dimension - either growth or gradual disappearance. Every insurer strives its best to create and maintain an ethical workplace that promotes trust building, positive vibe, healthy morale and team bonding in the organisation. But somehow, in the race to be competitive, to excel, to earn more & more profit, to grab larger market share, the importance of ethical responsibilities gets replaced by more prioritised goals like procuring more and more business.

The inherent nature of an insurance product is such that sometimes the concept unethical sales gets established replacing an otherwise ethical sale. This happens because the goodness of an insurance product may be influenced by factors beyond the control of the agent or the insurer itself. The long-term nature of the product calls for the risk element due to changes in the political, economic and societal changes. The policy benefits are to be realised after a substantially long period of time having a high probability of situational changes. The situational changes may make the product dissatisfactory or unmatched at the time of maturity or claim. But may be at the time of policy inception that policy was the best for the customer. This may result in a scene of mis-selling when there was no such mis-selling at all.

In order to ensure the existence of an unethical workplace environment, the Insurer needs to go beyond the company boardroom, and inject this concept in various subsystem of the business. Selective implementation of ethics in some sub-systems, keeping others aloof, may result in lack of co ordination and fail to generate expected results.

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Fish dishes at the crossroads – Use of Formaldehyde in fish business

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Abstract— Fish is an important food stuff and source of protein all over the world. In India too, meeting domestic needs of fish is becoming difficult as the resources are getting depleted. To meet the domestic need India imports fish and fish products from neighbouring countries. But it is evident from several studies that fish items in India contain formalin which is a highly hazardous and carcinogenic chemical. Kerala is traditionally one of the highest fish consuming state. There has been a spurt of cases of formalin laced fish from various parts of Kerala. An attempt is made to understand the reasons for using formalin or formaldehyde in fish and how to prevent its use in the state of Kerala.

Keywords— Formalin, Trawling, Fish logistics, Cold chain.

I. INTRODUCTION

2500 Kg of formalin-laced fish seized in Kerala

THIRUVANANTHAPURAM: A special squad of the corporation seized 2,500 kilograms of fish laced with toxic formalin imported for sale at a market in Pangode on Thursday. The health squad named 'Eagle Eye' confiscated a vehicle containing crates of fish that arrived from Mangalore at Pattom Junction around 3am. The consignment was worth Rs 5 lakh. A preliminary test using strips detected the presence of formalin, a harmful chemical, in the fish.

Mayor K Sreekumar said the samples would be taken to the food safety lab and public health lab for further testing. He said the arrival of toxic fish could not be treated as an isolated case. "We are going ahead with inspections to check the sale of toxic fish and food served in unhygienic conditions in hotels during the Christmas season," said Sreekumar.

Last year, food safety authorities made similar seizures from trains. The corporation also seized over 1,000 kilograms of toxic or stale fish from various fish markets in the city last month.

Health Standing Committee chairperson I P Binu said the health squad seized toxic fish before it reached the stalls.

"We had to face criticism from fish vendors for disrupting their livelihoods. So, we decided to focus on large consignments carrying fish to the market," he said. According to Binu, the activities of the health squad would be intensified in the coming days. "We assemble squad members at short notice and direct them to locations from where we have definite leads," he said.

The corporation plans to take stringent action against freight carriers which transport toxic and stale fish despite

the warning. Binu said such vehicles would be impounded. "Often, vehicle owners get away with violations by paying a small fine. We will take stringent action against them from now," he said.

The corporation has also deployed squads to check hygiene standards of hostels in the wake of widespread complaints from inmates. Checks will be conducted thrice a month.

There are several risks associated with ingesting formalin – having even 30 ml of a solution, which contains as little as 37% formalin, can kill a fully grown adult. Once ingested, formalin releases toxins into the body, and the sustained ingestion of formalin can eventually lead to cancer.

The Indian Express, 25th December 2019¹

India has vast potential for fisheries in view of our long coastline spanning about 8,118 Kms in addition to inland water resources. India is the second largest producer of fish and also second largest producer of freshwater fish in the world. The sector plays an important role in the overall socio-economic development of India. The sector has gained importance as it contributes significantly to the national food security, livelihood generation, agriculture diversification and enhanced foreign exchange earnings. As a result, starting from a purely traditional activity in the early fifties, fisheries and aquaculture have now transformed into a significant commercial enterprise.

Fish consumption has been a common practice by humans since the prehistoric era. Fish has been found to be a key contribution to human nutrition as well as the positive impact on health. Fish has been a staple food for people living close to coastal and inland waters. The long coastline of Kerala offers ample fish varieties and it has become the dominant food of Keralites. Unfortunately, fish is no longer a favourite option for many people in the city due to the sale of formalin-laced by unscrupulous fish traders. The widespread use of formalin, on fish preservation and other nutrients is posing a threat to public health. Formalin is one of the most widely used compounds in preservation of fish and can cause severe health hazards. Ingested Formalin even in small quantities is harmful, because once it contacts the body cells, it kills the cells. Undoubtedly, formalin ingestion paves the way for several diseases including cancer. The objective of this study is to determine the incidence of formaldehyde laced

fish in Kerala and provide solutions to overcome the crisis through alternate solutions.

II. REVIEW OF LITERATURE

What is Formaldehyde?

Formaldehyde is a chemical commonly used in industry for the manufacturing of plastic resins that can be used in wood, paper and textile industry. Formaldehyde is a highly flammable, colourless gas with pungent and irritating odour and is normally commercially sold as 30 - 50% (by weight) aqueous solutions. Formalin, which is a solution of about 37% formaldehyde, serves as disinfectant and preservative for household products. The International Agency for Research on Cancer (IARC) of WHO classifies formaldehyde as "carcinogenic to humans", with sufficient evidence for causing nasopharyngeal cancer in humans. Formaldehyde is not permitted for use in foods as per Food Safety and Standards Regulations 2011. The underlying motive of using formalin on fish (either as a dip or through ice laced is to extend the storage life of fresh or chilled fish or to artificially improve the sensory attributes i.e. appearance, so as to give a facade of fresh fish. In most cases, dishonest traders use formaldehyde to prevent spoilage and keep fish marketable condition. The added formaldehyde content in fish will decrease during storage due to loss along with ice-melt water but cannot be fully removed. As formaldehyde is widely available in market, fish traders and suppliers have easy access to this chemical for adulteration.

Since the 1980s, the National Cancer Institute (NCI), a component of the National Institutes of Health (NIH), has conducted studies to determine whether there is an association between formaldehyde exposure and an increased cancer risk.

NCI surveys of professionals who are exposed to formaldehyde in their work (anatomists, embalmers, funeral industry workers) have seen that these individuals are at an increased risk of leukaemia and brain cancer. The study, which looked at funeral industry workers who had died between 1960 -1986, showed that those who performed the most embalming, and those with the highest estimated formaldehyde exposure, had the greatest risk of myeloid leukaemia.

An additional 10 years of data on the same workers were used in a follow-up study published in 2009. This analysis showed a possible link between formaldehyde exposure and cancers of the blood and lymphatic systems. Earlier analysis of the NCI study found increased lung cancer deaths among industrial workers.

A study of 11,039 textile workers, performed by the National Institute for Occupational Safety and Health (NIOSH), also found an association between the duration of formaldehyde exposure and leukaemia deaths. Several studies have found an association between formaldehyde exposure and nasopharyngeal cancer.

Formaldehyde and Formalin:

Formalin is a solution made up of 37% formaldehyde by weight, which is stabilized by the addition of methanol. If used in sufficiently low quantities, it does have legitimate commercial uses, for example, to prevent bacterial growth in fish farms. Nonetheless, in larger doses or with extended exposure, formaldehyde is considered to be toxic and cancer causing. Formalin is irritating, corrosive and toxic and absorbed from all surfaces of the body. Although the short-term health effects of formaldehyde exposure are well known, less is known about its potential long-term health effects. Regular consumption of formalin-laced fish increases the chance of malignancy and neurological impairment or brain functions. The International Agency for Research on Cancer (IARC) says there was sufficient evidence for carcinogenicity in humans. Based on the available evidence, some of these expert agencies have evaluated the cancer-causing potential of formaldehyde. On 10 June 2011, the US National Toxicology Program formally described formaldehyde to be a known carcinogen.

Why is Formalin used in fish?

Fish is a high-value crop with increasing consumer demand. Fish are prone to rapid post-harvest spoilage because of their composition (Ismail 2005). The freshness of this extremely perishable food item influences considerably its acceptability to the consumer (Sikorski et al. 1976, Shenouda 1980, Connel 1995). Inadequate preservation facilities and lengthy transport from distant places lead to considerable decreases in fish quality by the time the products reach consumers (Haque and Mohsin 2009). In this scenario, many fish traders use formalin to prevent spoilage and increase shelf life (Yeasmin et al. 2010).

Recently, several media in Kerala, Goa and Assam have reported the presence of formalin in fish in Kerala. The high formalin during content in imported freshwater fish definitely confirms this illegal practice of using chemicals for fish preservation (Bianchi et al. 2007). India has reported the use of chemicals such as Formalin, Ammonia and silver dioxide for fish preservation. Among different fixatives, attention has been paid to formalin as it is listed as a group 1 carcinogen by the International Agency for Research on Cancer (IARC 2004). The established fact is that fish laced with formalin have a longer shelf life than fish stored on ice (Yeasmin et al. 2010), but little is known about the quality aspects of fish contaminated with formalin. Prolonged dietary formalin exposure could be potentially lethal even in low amounts.

Ethics of Food

Ethics of food is very important because we must consume food to live, and that's why we cannot prevent the risk associated with food. Food is essential for the survival of human beings. Food ethics should be a tool for decision making within the food industry, for the benefit of people and society, and the food industry itself. The relation

between quality and ethics is very interesting. It is commonly believed that high quality cannot be achieved without ethics. Low quality is both the cause and the result of unethical activities. Low quality encourages unethical behaviour. According to Peter Drucker without ethics and ethical behaviour nothing can work. According to E. Skrzypek ethics in business is something between conscience and understanding, that all measurements they take should provide real information. Ethics should be very important while taking decisions.

Kerala and fish consumption:

Kerala, situated in the South West coast of India is endowed with rich fisheries resources along a coastline of 590 km. According to the estimates, 85 per cent of the Keralites eat fish, which accounts for over three quarter of the animal protein intake of an average Keralite. (Shyam, 2013). The fish consumption of Kerala is four times the national average and is inelastic in the case of both price and income. Whatever the price is, people are ready to buy their favourite fish. Along with that the consumption of fish is increasing significantly due to many reasons. The changing lifestyle due to an increase in income can be cited as one among them. The improved health consciousness of the people had also led them to choose fish instead of red meat. The increasing trend in the cost of meat had also made fish dearer (Shyam, 2013).

Incidences of Formalin laced fish in Kerala: 6000 kg of formalin-laced fish seized in Kerala

The Food Safety Department authorities in Kerala, on Friday, seized a whopping 6000 kg of fish laced with the toxic chemical formalin in Vatakara. The incident came to light when the truck carrying the fish from Kannur to Kozhikode broke down in Kottakadavu near Vatakara, according to a Manorama report. The Motor Vehicles Department inspected the truck's contents when the officials realised that a bad odour was emanating from the truck. On checking, the fish was discovered, and a formalin test was done, which revealed that it was contaminated (July 2018)².

Formalin-laced fish seized in Thiruvananthapuram

A total of 663 kg of formalin-laced fish and 1,122 kg of stale fish were seized from big and small fish markets in the city by the health wing of the city Corporation on Tuesday. (27th November 2019)³

Formalin-laced fish seized in Kerala:

Nearly 10,000 kg of formalin-laced fish was seized at the border check post of Arayankavu in Kerala's Kollam district, triggering panic among consumers in the major fish-eating state. A toxic chemical, formalin is used to preserve bodies and prevent its decay in mortuaries. Last night, the state food safety department officials intercepted a cargo of chemical-laced fish from Tuticorin in neighbouring Tamil Nadu at the check post. (27th June 2018)⁴

Two and a half tonnes of formalin laced fish seized

THIRUVANANTHAPURAM: Operation Eagle A Squad of corporation's health department seized formalin laced two and a half tonnes of fish. Red snapper fish found stuffed in 95 boxes of Karnataka registration lorry was seized during vehicle inspection Thursday morning. The presence of formalin was noticed in an examination conducted by the squad using formalin detection kit. Two employees of the lorry were questioned by the Eagle A Squad. They said the fish from Mangalore was loaded in the lorry two days ago for sale at Pangode market. (19th December 2019)⁵

Fish laced with chemicals in Kerala markets: State food department issues warning to consumers.

Ammonia-laced fish in Kerala's Kozhikode fish market has triggered panic among customers, prompting the Kerala Department of Food Safety to issue a warning against the increasing import of chemicalised fish. "Due to lack of fish supply within the state, ammonia and formalin laced fish has been imported into the state," the department said. The state food safety department has been inspecting trucks entering the Kozhikode fish market. Many of them carrying chemical-laced fish have been seized, it said. Formalin, a toxic chemical, is used to preserve bodies and prevents its decay in mortuaries. Intensifying its search, the state food department warned consumers to be aware of the import of ammonia-laced fish from different states as the fish supply in Kerala has reduced. A total of 28,000 kg of fish laced with formalin was seized after the launch of 'Operation Sagar Rani', a drive to ensure safety and hygiene at fish handling and distribution centres. Operation Sagar Rani will be conducted this year as well, the state food safety department notified. (25th April 2019)⁶

III. RESEARCH FINDINGS

Reasons for using Formalin laced fish in Kerala:

Fish industry experts say that formalin (formaldehyde) is sprayed or injected and fish are dipped in it to preserve it. This helps the fish stay fresh for a longer time. Usually, when people buy fish, they check the redness of the gills for freshness. The redder the gills, the fresher the fish. Formalin keeps the gills red for a longer time. The other reasons are:

1. To increase shelf life of fish:

Formalin is used as a preservative: Fish is a highly perishable commodity. If it isn't maintained at the proper temperature of 5 degree Celsius, it gets spoilt. To avoid that and increase its shelf life, the sellers now use chemicals such as formalin and ammonia. If the point of sale is far from the place of catch, formalin is used as a preservative. Meanwhile, ammonia is mixed with the water that is frozen to keep fish fresh.

2. The unmatched Demand versus supply: Kerala, is a fish consuming State, the State's fish consumption is estimated at 9 lakh tonnes a year against a production of 5 lakh tonnes. Of this, inland water catch constitutes another

1 lakh tonnes. The remaining 3 lakh tonnes have to be sourced from other states.

3. Formalin is economical considering ice blocks: A fishing boat that spends nearly 20 days in the sea requires around 10 tonnes of ice to conserve the catch till the boat reaches the shore. But to reduce the spend on ice which costs around ₹90 for a block, many boat operators prefer to keep chemicals such as formalin, ammonia etc. before venturing out into the sea. Moreover, ice blocks are heavier to carry and maintain and hence fishing boats have to spend more money on fuel charges which is one reason for the rampant use of formalin in fish.

4. No restrictions on Fish transportation: There are no restrictions on fish auctions at fish market, harbour and landing centres. Middlemen are carrying out the auction by receiving 5 to 10 percent. It is also observed that there is no mechanism for surveillance and standards of hygiene while transporting fish from landing centres to customers. Around 600 fishing trawlers are venturing into the sea from fishing harbours in Kochi and it is a challenging task to inspect all the boats.

5. Unorganized Channels: Presently, fish markets, both wholesale and retail in the country are in a pathetic condition. A large volume of fish is sold through unorganized channels via street markets, often on footpaths. This unhygienic environment and the fact that fish is seldom kept in ice, results in fast deterioration of the quality of the fish. As a result, retailers tend to use formaldehyde to keep fish fresh and reduce wastage.

6. Increases the shelf life of processed fish: A number of research papers as well as reports have reported the alleged use of formaldehyde to increase the shelf life of fish. Small amount of formaldehyde is also produced endogenously in fish as a by-product of trimethylamine oxide (TMOA) degradation (Harada, 1975). 'Basa', an extremely popular freshwater fish procured by the retailers in Punjab and Kerala is suspected to have been preserved using formalin while being processed and to increase the shelf life and get good prices during the low procurement season.

7. Lack of quality warehousing facility for fish storage: India with an abundant coastal line and a sumptuous fishing has poor quality ice harvest centres and lack of warehousing facility for mass storage, as a result, traders and fish sellers use formaldehyde to keep the fish fresh and get good prices.

8. Formaldehyde is widely available: Formaldehyde is widely available in the market, at a price range of Rs. 13.50 to Rs.98/- per kilo and easily accessible to fish traders. Thus, fish traders and suppliers use this chemical for adulteration.

9. Cold chain facilities and its awareness: There is a strong need for cold chain in the fishing industry which should be innovative & cost-effective transportation to

guarantee superior quality of fresh, chilled, frozen and processed fishery products across the country.

10. Lack of awareness: There is lack of awareness and appreciation for cold chain systems especially in the more remote and rural areas. Workers in the fishing industry are not aware of the consequences of fish laced with formalin.

11. Inadequate Policy Support: There is a lack of development of the fisheries sector in the country. Policies on nutritional and food security in the fisheries sector can minimize post-harvest losses arising out of poor storage, increasing revenue, and high standards of hygiene and sanitation leading to food safety.

Governmental interventions on fish containing formaldehyde:

The Food Safety and Standards Authority of India (FSSAI) has fixed the limits of formaldehyde in fish and fisheries products and issued a directive in this regard. The direction stated that the ad-hoc limit for formaldehyde in the food category of fish, including molluscs, crustaceans and echinoderms, shall be 2mg/kg for freshwater and 100mg/kg for brackish water/marine origin. "These limits are for natural occurring formaldehyde, and this is a temporary arrangement made by the country's apex food regulator, as the matter is still under consideration, and a final decision shall be taken in the due course of time," said the directive. Praveen Jargar, joint director, FSSAI, said, "The issue was examined by the concerned scientific panel of FSSAI, which has recommended a detailed assessment of the issue.

However, considering the instruction of the Bombay and Goa High Courts, as well as the scientific concerns related with formaldehyde, it has been decided to set an ad hoc limit of naturally-occurring formaldehyde till final assessment is done." However, the Kerala government have not revealed fish-formaldehyde levels. Sudershan Rao Vemula, a retired food-safety expert from Hyderabad's National Institute of Nutrition, points out that even if low-level ingestion is safe, unscrupulous vendors do not calculate safe limits before dousing fish. So, contamination can reach dangerous levels.

FSSAI and the ICAR-Central Institute of Fisheries Technology (CIFT), Kochi, have taken cognizance of the rampant sale of formalin-laced fish in India and issued a guidance note on the handling of fish. It contains the best practices to detect and restrict the use of formalin as a fish adulterant and avoid its further sale, and serves as a guide to food testing laboratories, traders and consumers.

Rapid detection kit by CIFT

Analysing the scenario, the state fisheries minister requested CIFT to develop a detection kit, which will help to detect the presence of chemical preservatives formalin and ammonia in fish. Meanwhile, upon request, ICAR-CIFT, Kochi, has developed a rapid detection kit named CIF Test, which includes strips to detect the presence of chemical preservatives such as formalin and ammonia in fish. It is set for commercial production.

The rapid detection kit would act as a preliminary test, which will consist of two separate paper strip methods. Of these, one will be for formalin, while the other will be for ammonia. It will also contain 25 strips and a bottle of solution. There will be two colour indicators (viz white for safe and dark blue for contaminated fish), which would notify the contamination of fish.⁷

Emerging Threats: New chemical replaces formalin in fish

Kerala Food Safety Department has received information that a solution of silver hydrogen peroxide sprayed on fish can prevent decay. Silver hydrogen peroxide is a pesticide that is used on air, water and soil. It is colourless and odourless. It can result in burns if used undissolved.⁸

IV. SUGGESTIONS

Preventing formaldehyde – What Government authorities should do:

The government should evolve mechanisms to punish and prevent the menace of Formaldehyde from fish. A few suggestions are given below:

- 1) Fish samples should be continuously checked, and punishment should be given to those who are found guilty of using formalin in fish.
- 2) All forms of adulteration should be considered as a violation of fundamental right to live.
- 3) Control the easy availability of Formaldehyde
- 4) Licence to be provided to fish vendors so that adulteration can be easily traced.
- 5) Check posts should inspect the quality of fish which crosses the state borders.
- 6) Cold chain and fish logistics should be increased so that delivery of fish at the required markets can be done easily, which will fetch good prices.
- 7) Awareness classes on the hazards of using Formaldehyde for fish preservation should be conducted among the fishing industry.
- 8) Ice harvesters should be inspected regularly for violations and licences should be cancelled immediately.
- 9) Labs for detection of formaldehyde should be made available in markets and fishing harbors across the state.
- 10) Consumers should be made aware of the hazards of eating fish laced with Formaldehyde.

Advice to consumers:

1. Wash all food thoroughly with running tap water, as formaldehyde is soluble in water and washing can aid the removal of formaldehyde, to a larger extent.
2. Wash your fish thoroughly before cooking and discard the water.
3. Cook your fish thoroughly to an internal temperature of 75°C or above, as heat from cooking can also aid the removal of formaldehyde, because it is a volatile. Also, check the flesh to see whether it has turned opaque and can be separated easily.

4. After repeated washing also, if there is any kind of obnoxious smell or texture, report to concerned food safety authorities.
5. Consumers can check the fish for adulteration using rapid detection kit "CIF Test" developed by ICAR-CIFT. The method is simple, rapid, and consumer friendly, detects only the added formaldehyde present in the fish.⁹

V CONCLUSION

Consumption of fish has lately seen an upward trend and with it, the issue of adulteration of fish with unapproved chemicals and additives has also come into the light. Formalin (formaldehyde in water) is a common adulterant in fish. Traders and suppliers use it to extend the storage life of fresh or chilled fish and artificially improve the sensory attributes. This has created concerns regarding the safety and quality of fish and fish products available in the market. There are a few suggestions that can be considered to overcome the formaldehyde content in fish. The citizens of Kerala eat 2,500 tonnes of fish every day and 60 percent of that comes from local sources and the rest from other states. The Central Institute of Fisheries Technology (CIFT) in Kochi has found 63.9 milligrams of formalin in every kilo of fish and 4.1 milligrams in every kg of shrimp. There is currently no law about sale/ purchase/ transport/ storage/ use of preservatives and where fish should be dried. The Kerala government has issued a health warning that says fish vendors have been found to be selling fish products, treated with formalin. The state should bring in laws to regulate the fishing industry which should now make it mandatory for all fish sellers to get licences, and which lays down norms on prohibited preservatives.

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Green Marketing: Reality or Greenwashing.

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ABSTRACT: Green marketing is also known as ecological marketing and environmental marketing. Green marketing is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. In the modern era of globalization, it has become a challenge to keep our natural environment safe. And this is the biggest need of the time. Environmental pollution is a buzzword in today's business environment. Consumers are also aware of environmental issues like global warming and the impact of environmental pollution. Green marketing is a phenomenon which has developed particularly important in the modern market and has emerged as an important concept in India and also in other developing and developed world, and is seen as an important strategy of facilitating sustainable development. In greenwashing a company promotes green-based environmental initiatives or images but actually operates in a way that is damaging to the environment or in an opposite manner to the goal of the announced initiatives. This can also include misleading customers about the environmental benefits of a product through misleading advertising. The general idea behind greenwashing is to create a benefit by appearing to be a green company. Even many energy companies, some of the world's biggest carbon emitters have attempted rebrand themselves as environmentally friendly. The tools used in greenwashing can include press releases about green projects or task forces put into place, energy reduction or pollution reduction efforts, and rebranding of consumer products and advertising materials. In actuality, the company or group may be operating in damaging ways or may simply be unwilling to make a meaningful commitment to green initiatives.

Key Words: - Eco-marketing, Green Product, Recyclable, Environmentally safe, Eco Friendly.

INTRODUCTION

There is growing interest among the consumers all over the world regarding the protection of the environment. Worldwide evidence indicates people are concerned about the environment and are changing their behavior. As a result of this, green marketing has emerged which speaks for the growing market for sustainable and socially responsible

products and services. Although environmental issues influence all human activities, few academic disciplines have integrated this burning issue in their literature. This is especially true of marketing. As society becomes more concerned with the natural environment, businesses have begun to modify their behavior in an attempt to address society's "new" concerns, and this modification according to requirement of the present world emerges the term "GREEN MARKETING". The term "Green Marketing" first surfaced in the late 1980s as an extension to which the American Marketing Association referred to in 1975 as "Ecological Marketing". Green or Environmental marketing consists of all activities designed to generate and facilitate any exchange intended to satisfy human needs or wants occurs with minimal determinable impact on the natural environment. The United Nations Environment Programme defines it as a marketing which encompasses all communication operations undertaken to promote a product on the basis of its environmental properties or all its social qualities it is about selling products on an ethical platform. Thus "green marketing" refers to holistic marketing concept wherein the production, marketing, consumption and disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implication of global warming, non-biodegradable social waste, harmful impact of pollutants etc. both marketers and consumers are becoming never before sensitive to the need for adopt green products and services. While this switching to "GREEN" may appear to be expensive in the short term, it will definitely prove to be indispensable and advantageous cost wise too in the long run. Many business houses understood and accepted the future of "Green Marketing" that is why this concept has continued to gain adherent, particularly in the light of growing global concern about climate change. This concern has led many companies to advertise their commitment to reduce their climate impact and started producing green products to show their responsibility towards society and the environment.

REVIEW OF LITERATURE

Polonsky (1994), defines green marketing as all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment.

Jain and Kaur (2006), studies depict that all consumers are not always fervent and factual supporters of the protection of environment and certainly are not particularly influenced by the green marketing. However, they constitute a target group which can prove to be particularly profitable for the enterprises which will be activated in the sectors of production and disposal of friendly to the environment products.

Mishra (2010), Green marketing is a phenomenon which has developed particularly important in the modern market. This concept has enabled the re-marketing and packaging of existing products which already adhere to such guidelines. Additionally, the development of green marketing has opened the door of opportunity for companies to co-brand their products into separate lines, lauding the green-friendliness of some while ignoring that of others. Such marketing techniques will be explained as a direct result of movement in the minds of the consumer market. As a result of this businesses have increased their rate of targeting consumers who are concerned about the environment. These same consumers through their concern are interested in integrating environmental issues into their purchasing decisions through their incorporation into the process and content of the marketing strategy for whatever product may be required.

Manju (2012), Green Marketing refers to a holistic marketing concept wherein the production, marketing, consumption and disposal of product and services happen in a manner that is less detrimental to the environment. Green Marketing has emerged as an important concept in India as in other parts of the developing and developed world, and is seen as an important strategy of facilitating sustainable development. As, Environmentalism has fast emerged as a worldwide phenomenon, business firms too have risen to the occasion and have started facing environmental challenges by practicing green marketing strategies. Green consumerism also has played a catalytic role in ushering corporate environmentalism and making business firms green marketing oriented. But most of our green activities are hinged on a set of do's and don'ts. There are three reasons why we must rethink the idea of green Marketing. First, after-life of these green products is always not very environmental –friendly Second, the impact of the products on the environment and thirdly, the hardest of all, is the question whether they are really green or not.

OBJECTIVES OF THE STUDY

Following are the objectives of the study: -

1. To highlight the initiatives taken in India for green marketing.
2. To know that green marketing is reality or Greenwashing.

INITIATIVES TAKEN IN INDIA FOR GREEN MARKETING:

REVA ELECTRIC CAR: MAHINDRA & MAHINDRA LIMITED

Mahindra Reva is the first –in-line of next generation global electric vehicles. Rapid urbanization rising fuel costs Pollution & congestion, Eco-conscious Cost-conscious, Tech savvy, small is big concept, the desire to strike a balance between sustainability and functionality. All these factors motivated Mahindra & Mahindra limited to produce its first electric car Reva. Consumer choice will increasingly be driven by how “clean” or green a vehicle is, from birth to use to disposal. “Clean” will be defined and broadly understood as a reflection of a clean footprint across the entire value chain from sourcing to manufacturing, to distribution, to product use and ultimately, disposal. The entire mobility chain will see the emergence of “cost-effectiveness” as a mantra for success. Large factories will be replaced by small, smart, flexible, low-cost manufacturing. Superior technology and enhanced features will increasingly become accessible to more and more consumers and “value-for-money” will become the chant by discerning consumers. Large change renewal energies will get rid of the vicious circle of oil, making the purchase and use of such born green products cost effective.

GREEN BUILDING CONCEPT: INDIAN GREEN BUILDING COUNCIL

Indian Green building council, formed by Confederation of Indian Industry (CII) in the year 2001, is continuously striving towards wider adoption of eco-friendly / green building concepts in the Indian Industry. The Confederation of Indian Industry (CII) – Green Business Centre building in Hyderabad which is one of the green buildings in India. The main features of green building are as follows: -

- Sustainable site development.
- Water savings.
- Energy efficiency.
- Materials selection.
- Indoor environmental quality.

Triggering off the Green Building movement in India is the first Platinum Green Building in India; CII-Sohrabji Godrej Green Business Centre in Hyderabad as per the LEED (Leadership in Energy and Environmental Design) Rating system. This landmark achievement put India on the global map of green building movement, through support of all stakeholders from the construction industry.

DELHI METRO: DELHI METRO RAIL CORPORATION (DMRC)

Delhi Metro is a metro system serving Delhi, Gurgaon, Faridabad, Noida, and, Ghaziabad, in the National Capital Region of India. Delhi Metro is the world's thirteenth largest metro system in terms of length. Delhi Metro is India's first modern public transportation system, which has revolutionized travel by providing a fast, reliable, safe, and comfortable means of transport. According to a study of Delhi Metro railway, the much talked about mode of transportation has not just made travelling easy and comfortable but also made significant environmental and social impact on the Capital. Conducted by the Central Road Research Institute (CRRRI), the study reveals that the Metro railway has helped save 33,000 tons of fuel and prevented creation of over 2,275 tons of poisonous gases. Also, it has helped commuters in the city save 66 minutes every day on average and reduced the daily vehicle demand. The completion of Phase-I of the Delhi Metro Project covering 65 km has resulted in reduction in road accidents, improvement in road traffic conditions as also the environment.

POLYTHENE FREE HIMACHAL: HIMACHAL GOVERNMENT

The ban on production, storage, use, sale and distribution of all types of polythene bags made of non-biodegradable materials was imposed on October 2, 2009. The government mobilizes citizens, tourists and traders to switch over to jute, paper and cotton bags. It really worked fast as a series of public campaigns kept the pressure on polythene users to discard those carry bags. Many states have followed the footsteps of Himachal Pradesh. It's an example, perhaps in South Asia, when the state showed practical results of the ban, collection of waste polythene, recycling and its end-use in the development schemes, especially road construction, to save the environment from its ill-effects. The time has come when the Centre should take the call and ban polythene. Himachal Pradesh's polythene ban has finally won the coveted Prime Minister's Award for Excellence in Public Administration, for the year 2009-10. The collection, recycling and end-use of waste polythene in road construction is going a long way in saving the environment of the hill state GREEN

FUEL ALTERNATIVES: DELHI GOVERNMENT

In the country's pursuit of alternative sources of energy, Indian Oil is focusing on CNG (compressed natural gas), Auto gas (LPG), ethanol blended petrol, bio-diesel, and Hydrogen energy. For instance, Delhi Transport Corporation (DTC) operates the world's largest fleet of CNG-powered buses. Delhi government has also launched CNG operated Auto Rickshaws and Eco-friendly Rickshaws to promote Eco-friendly transportation in the city.

GREEN MACHINES: WIPRO TECHNOLOGIES LIMITED

Wipro Infotech was India's first company to launch environment friendly computer peripherals. For the Indian market, Wipro has launched a new range of desktops and laptops called Wipro Green ware. These products are RoHS (Restriction of Hazardous Substances) compliant thus reducing e waste in the environment.

WIND POWER: SUZLON ENERGY LIMITED

Suzlon Energy Limited is the world's fourth largest wind-turbine maker and is among the greenest and best companies in India. Tulsi and Tanti, the visionary behind Suzlon, convinced the world that wind is the energy of the future and built his factory in Pondicherry to run entirely on wind power. Suzlon's corporate building is the most energy-efficient building ever built in India.

COTTON TAGGING AND PAPER BAGS: ADIDAS, REEBOK, PEPE ETC.

As we are talking about green marketing and the initiatives taken for it we can see the changes in promotional activities of big brands like Adidas, Reebok, lotto, Nike, and many more who use paper bags, recyclable paper bags or eco-friendly bags for packing their products. One more big change is noticed now a day's Tags on products made of plastic paper or synthetics are being replaced by cotton tags. These small steps really have a big impact on the environment and mind of green customers as well.

SOLAR-POWERED ATM: INDUSLND BANK

Green banking has been catching up as among the top Indian green initiatives ever since Induslnd opened the country's first solar-powered ATM and pioneered an eco-savvy change in the Indian banking sector.

E- WASTE MANAGEMENT: CENTRAL POLLUTION BOARD OF INDIA

The ministry of Environment & Forest (MoEF) of the Government of India is responsible for environmental legislation and its control. The "Central Pollution Control Board" (CPCB), an autonomous body under the MoFE, plays an important role in drafting guidelines and advising the MoFE. Historically, in 2001 the corporation with MoFE, the German technology Corporation (GTZ) began work on hazardous waste management in India. Subsequently Swiss Federal laboratories for material testing and research started to implement its global programme "knowledge partnership in e- waste recycling". The rules have been notified with primary objective to channelize the E-waste generated in the country for environmentally sound recycling which is largely controlled by the unorganized sector who are adopting crude practices that results into higher pollution and less recovery, thereby

causing wastages of precious resources and damage to environment. The E-waste Rules place main responsibility of e-waste management on the producers of the electrical and electronic equipment by introducing the concept of "Extended Producer Responsibility" (EPR).

SOLAR ENERGY: GUJARAT POWER CORPORATION LIMITED

Gujarat Power Corporation Limited (GPCL) is the Nodal Agency for the development of "Solar Park" in Gujarat. Govt. of Gujarat is admired for taking bold and proactive initiative in the Projects of Renewable energy to harness Clean and Green Energy. GPCL commissioned Asia's largest "Gujarat Solar Park" to mitigate the impact of Climate Change and to protect the environment for our future generation, making the Solar Sector vibrant and viable not only in our Nation but also across the Globe.

PAPERLESS OFFICES: INDIAN RAILWAY CATERING AND TOURISM CORPORATION (IRCTC)

A paperless office is a work environment in which the use of paper is eliminated or greatly reduced. This is done by converting documents and other papers into digital form. Proponents claim that "going paperless" can save money, boost productivity, save space, make documentation and information sharing easier, keep personal information more secure, and help the environment. The concept can also be extended to communications outside the office. Recently IRCTC has allowed its customers to carry PNR no. of their E-Tickets on their laptop and mobiles. Customers do not need to carry the printed version of their ticket anymore. Easy recharge, online competitive examinations are steps towards paperless offices.

GREEN TECHNOLOGIES: ITC LIMITED

ITC strengthened their commitment to green technologies by introducing "ozone-treated elemental chlorine free" bleaching technology for the first time in India. The result is an entire new range of top green products and solution: the environmentally friendly multi-purpose paper that is less polluting than its traditional counterpart.

NO WORKING ON SATURDAY AND MINIMUM USE OF LIGHT DURING THE DAY TIME: TATA METALIKS (TML)

Every day is environmental day at TML, one of the top green firms in India. A practical example that made everyone sit up and take notice is the company's policy to discourage working on Saturday at the corporate office. Lights are also switched off during the day time with the entire office depending on sunlight.

CLEAN DEVELOPMENT MECHANISM PROJECTS AND WIND POWER PROJECT: TAMIL NADU NEWSPRINT AND PAPERS LIMITED (TNPL)

Adjudged the best performer in the year 2009-2010 green business survey, TNPL was awarded the green business leadership award in the pulp and paper sector. The initiatives undertaken by this top green firm in India include two clean development projects and a wind farm project that helped generate 2,30,323 carbon emission reductions earning Rs 17.40 Crore.

GO GREEN STEPS: HCL TECHNOLOGIES

This major IT Company is considered as the icon of Indian green initiatives, thanks to “go green” steps taken in solving the problem of toxics and e waste in the electronics industry. HCL is committed to phasing out the hazardous vinyl plastic and brominated flame retardants from its products and has called for a restriction on hazardous substances (RoHS) legislation in India.

GREEN CREMATORIALS: OIL AND NATURAL GAS COMPANY (ONGC)

India's largest oil producer, ONGC, is all set to lead the list of top 10 green companies with energy efficient, green crematoriums that will soon replace the traditional wooden pyre across the country. ONGC'S Mokshda green cremation initiative will Green Marketing: Reality or Greenwashing. Asian Journal of Multidisciplinary Studies, 1(5) December, 2013 page 151 save 60-70% of wood and a fourth of the burning time per cremation.

USE MOBILE, SAVE PAPER CAMPAIGN: IDEA CELLULAR

One of the best Indian companies, IDEA, paints India green with its national “use mobile, save paper” campaign. The company had organized a green pledge campaign at Indian cities where thousands came forward and pledged to save paper and trees. IDEA has also set up bus shelters with potted plants and tendril climbers to convey the green message.

CONTINUOUS INNOVATION IN GREEN PRODUCTS: HERO HONDA MOTORS

Hero Honda is one of the largest two-wheeler manufacturers in India and an equally responsible top green firm in India. The company's philosophy of continuous innovation in green products and solutions has played a key role in striking the right balance between business, mankind and nature.

GREEN MARKETING OR GREENWASHING

Greenwashing describes the fraud made by companies when they pretend they help the environment by using green marketing to increase their profit. It was found very interesting that the companies around the world spend money and time to make us think that their policies or products are environmentally friendly when sometimes they are not.

THE SEVEN SINS IN GREENWASHING:

1. Sin of the Hidden Trade-off, committed by suggesting a product is “green” based on an unreasonably narrow set of attributes without attention to other important environmental issues.
2. Sin of No Proof, committed by an environmental claim that cannot be substantiated by easily accessible supporting information or by a reliable third-party certification.
3. Sin of Vagueness, committed by every claim that is so poorly defined or broad that its real meaning is likely to be misunderstood by the consumer.
4. Sin of Worshiping False Labels is committed when a claim, communicated either through words or images, gives the impression of a third-party endorsement where no such endorsement exists.

5. Sin of Irrelevance, committed by making an environmental claim that may be truthful but which is unimportant or unhelpful for consumers seeking environmentally preferable products.

6. Sin of Lesser of Two Evils, committed by claims that may be true within the product category, but that risk distracting consumers from the greater environmental impacts of the category as a whole.

7. Sin of Fibbing, the least frequent Sin, is committed by making environmental claims that are simply false.

SOME EXAMPLES OF GREENWASHING:

MCDONALD'S

In 2009, European McDonald's changed the colour of their logos from yellow and red to yellow and green; a spokesman for the company explained that the change was to show their responsibility for the preservation of natural resources.

COMCAST CORPORATION

An article in Wired magazine alleges that slogans are used to suggest environmentally benign business activity: The Comcast Ecobill has the slogan of “Paper LESS is MORE” but Comcast uses large amounts of paper for direct marketing. The Airbus A380 airliner is described as “A better environment inside and out” even though air travel has a high negative environment cost.

SUZUKI, SEAT, TOYOTA AND LEXUS

The Advertising Standards Authority in the UK upheld several complaints against major car manufacturers including Suzuki, SEAT, Toyota and Lexus who made erroneous claims about their vehicles.

KIMBERLY CLARK CORPORATION

Kimberly Clark's claim of “Pure and Natural” diapers in green packaging. The product uses organic cotton on the outside but keeps the same petrochemical gel on the inside. Pampers also claims that “Dry Max” diapers reduce landfill waste by reducing the amount of paper fluff in the diaper, which really is a way for Pampers to save money.

WALMART

Over the past years WALMART has proclaimed to “go green” with a sustainability campaign. However, according to the Institute for Local Reliance (ILRS), Walmart's sustainability campaign has done more to improve the company's image than the environment. WALMART still only generates 2 percent of U.S. electricity from wind and solar resources. Green Marketing: Reality or Greenwashing. Asian Journal of Multidisciplinary Studies, 1(5) December, 2013 page 152.

BP GLOBAL

BP Global, have spent millions of dollars in claiming themselves as a green technology leader when in fact, they are responsible for one of the most destructive oil spills in the history of the world.

IBM LIMITED

IBM runs advertisements which claim that replacing computers and other devices often is a “go green” practice. Unfortunately, these claims are deceiving as discarded computers and other devices have become a serious issue to deal with when it comes to waste management.

SARA LEE CORPORATION

Sara lee ran an advertisement for one of their bread products claiming that their new "eco grain" is more sustainable than the normally used organic grain. An organic industry audit agency called them out and asked them to take back their words as the claim was completely unjustified.

SOUTHERN COMPANY

Southern company is a coal company based in south-eastern United States. It ran advertisements in 2010 promoting "clean coal". Unfortunately, the concept of "clean coal" is false. Also southern companies are known for high carbon dioxide emissions which harm the environment and are one of the reasons for global warming.

SHELL GLOBAL

Shell ran an advertising campaign "let's Go" through which they aimed to reposition themselves as an energy company instead of an oil company. These ads implied Shell's investment in green technology when in fact; their contribution towards a better environment has been devastating. They continue to drill oil at an increasing pace, which is reducing environmental resources every day across the planet.

LEXUS CORPORATION

Lexus the car company claimed that its new hybrid cars have the lowest carbon dioxide emissions in their class. Although the step of hybrid cars is in the right direction, Lexus hybrid cars have the worst fuel economy compared to other hybrid cars and even non-hybrids.

CONCLUSION

The discussions made above leads to conclude that some Indian companies and government agencies like Mahindra & Mahindra limited, Adidas India, Reebok India, McDonald, Wipro technologies limited, HCL, DMRC, Indian Green Building Council, Delhi Metro Rail Corporation, Himachal Government, Delhi Government, Central Pollution Control Board, Gujarat Power Corporation Limited and Indian Railway Catering and Tourism Corporation, IndusInd bank, Suzlon energy limited, ITC limited, Tata Metaliks, TNPL, ONGC, Idea cellular and Hero Honda Motors etc. are very much aware about green marketing and environmental protection. They also do have a long chain of green products. But it's a fact that the majority of Indian companies and government agencies are not concerned about the Green marketing and environmental protection. In greenwashing a company promotes green-based environmental initiatives or images but actually operates in a way that is damaging to the environment or in an opposite manner to the goal of the announced initiatives. This can also include misleading customers about the environmental benefits of a product through misleading advertising. The general idea behind greenwashing is to create a benefit by appearing to be a green company. Even many energy companies, some of the world's biggest carbon emitters have attempted rebrand themselves as environmentally friendly. McDonalds, Comcast, Suzuki, Seat, Toyota, KimberlyClark, Walmart, BP Global, IBM, Sara Lee,

Southern Company, Shell Global and Lexus corporations etc. are the names of some international companies who are just pretending of green marketing. Now from the discussions made earlier we can conclude that if a company jumps into the "go green " do not be flattered by their claims, verify them and check if their claims are realistic or just gas. Their marketing campaigns could just turn out to be an attempt at 'Greenwashing'. Now this is the right time to select "Green Marketing " globally. It will come with drastic change in the world of business if all nations will make strict roles. Green marketing is essential to save the world from pollution. The research paper concludes that business firms need to change their mind set from traditional marketing to green strategies with a huge investment in technology, Research and Development and through green marketing elements such as eco-design of product, ecolabeling, eco-packing, green logo in order to survive in the green competitive world and to have a positive impact on the environment. Thus we can say that Green marketing is still in its infancy and a lot of research is to be done on green marketing to fully explore its potential. Marketers also have the responsibility to make the consumers understand the need and benefits of green products as compared to non-green ones. In green marketing, consumers are willing to pay more to maintain a cleaner and greener environment. Finally, consumers, industrial buyers and suppliers need to pressurize the minimizing of the negative effects on the environment. Green marketing assumes even more importance and relevance in developing countries like India. Green Marketing: Reality or Greenwashing.

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THE INFLUENCE OF ETHICAL MARKETING ON CONSUMER BUYING BEHAVIOUR .

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ABSTRACT

Ethical marketing are significant for the business enterprises for their business sustainability. They have to contribute towards society while satisfying the needs and wants of the target market. This study focuses on the influence of ethical marketing on consumer buying behavior. This study was conducted in Adat Grama Panchayath . The outcome of this study will be beneficial to the marketer's in India to frame suitable marketing strategies along with their traditional tools of marketing. The research reveals that ethical marketing always influence on their buying behaviour . There is significant difference between male and female regarding benefits gained from ethical marketing. There is significant difference between male and female regarding barriers faced for being an ethical consumer. The firms should provide opportunity and awareness to be an ethical consumer in their everyday shopping .Business enterprises should undertake ethical marketing strategy to retain long term customer relationship.

INTRODUCTION

According to Bottorff (2006) Ethics is defined as, "a body of principles or standards of human conduct that govern the behavior of individuals and groups. Ethics arose not simply from man's creation but from human nature itself making it a natural body of laws from which man's laws follow". Ethics serves a guide to moral living and business wasn't an exception. It had been the core factor of any society with various applications. Business enterprises being an intrinsic part of any community, ethics played an undisputable role .

Business ethics which is also known as corporate ethics, are the ethical principles and morals that an enterprise adheres to in its day-to-day activities with the society.

An ethical business enterprise illustrates its social concern through its internal functioning. Now a days , business enterprises are acting as a center for satisfying community needs not only for their profit but also with the expectation to meet standards of a society in which the business exists. Business ethics helps to stop the fraudulent practices and safeguard the society which inturn creates healthy ethical business environment . Business ethics are crucial for companies to operate efficiently and achieve large market share in the society.

Marketing is an important function of a business which helps to gain a competitive advantage. To achieve the competitive advantage , the organizations have to outperform its competitors by satisfying the product/service requirements of target audience. Organizations can become more successful and can gain competitive advantage if there has been a focus on adhering to ethical values while providing products.

Ethics in marketing is a part of business ethics. Ethical marketing deals with the application of principles, values and ideals into the marketing process. Ethical marketing principles and practices are core building blocks in developing trust which builds long term customer relationship.

STATEMENT OF THE PROBLEM

In recent years, ethical marketing have gained great importance in marketing activities . The business enterprises are recognizing the importance of ethics in all functions of business to attract positive publicity as well as to retain strong relationship with the customers. Now a days the customers are eager to know the contributions made by the company to the society. Moreover, the competitive nature of market place makes these challenges even more daunting.. Therefore it is essential to determine the influence of ethical marketing on buying behaviour of consumers. The following are the research questions under consideration:-

RQ1 : Is there any influence of ethical marketing on consumer buying behaviour?

RQ2 : What are the benefits gained by consumers from ethical marketing?

RQ3: What are the barriers faced for being an ethical consumer?

OBJECTIVES OF THE STUDY

The objectives of study are as follows:-

To determine the influence of ethical marketing on consumer buying behaviour

To study the benefits of ethical marketing for consumers

To identify the barriers for being an ethical consumer.

SIGNIFICANCE OF THE STUDY

Ethical marketing seeks to promote fairness, honesty, integrity, accountability, transparency and responsibility in all the marketing activities. It involves a shared standard of truth in marketing communications. A business enterprise that uses ethical marketing strategy will gain respect and trust of the target customers. Now the corporate managers and marketers are recognizing the significance of ethical marketing for the business sustainability. Over the long term, this will render outstanding gain for the companies. Hence it is inevitable to determine the influence of ethical marketing on buying behaviour of consumers.

RESEARCH METHODOLOGY

The research design is descriptive and analytical in nature. The data were collected from primary as well as secondary sources. The primary data were collected by administering questionnaire. Secondary data were collected from websites, Journals and magazines etc. The sample of the study was selected from Adat Grama Panchayat, Thrissur. The researcher opted 120 samples via convenience sampling.

LITERATURE REVIEW

Jung-Yong Lee & Chang-Hyun Jin(2019) Promotion-related ethics play the most important role in forming strong relationships with consumers in terms of both the consumer brand relationship and product quality. It has direct influence on customer loyalty. Ethical marketing practices affect brand loyalty through the mediators of the consumer-brand relationship and perceived product quality.

Pranav Kumar (2016) propounded that when a product's features include safety factors and prevention of all kinds of dishonesty, it directly impacts the formation of stronger consumer attitudes. Regardless of the lifestyle of urban female shoppers, they also concerned with marketing ethics.

Krishna Rajan (2016) Organisations guided by business ethics are profitable in the long period of time, though it may be loss for a short period. She also found that an organization that is driven by ethics is respected in the society.

Hanan, I., Arslan, A., et al. (2013) specified that the organizations at will and quite daringly overlook the ethical standards and put behind the obligations to deliver to the society rather than obtaining the undue advantage and increasing their profit by sacrificing the free will of the consumer. In their attitude, they appear to be well

justified as their interests are being well served, yet the consumers are at losing end in all this process. Practices like, hiding or faking the information, creating undue needs and later addressing them etc. are putting the consumers in trouble.

Ingram, Skinner and Taylor (2005) stated that if the committed consumers perceive the corporate actions of an organization as unethical, the organization may lose its loyal consumers and ultimately the customer bucket shrinks.

Bhatnagar & Ghose (2004), stated that the major factor considered in consumer studies is perceived risk arising from consumer's perceptions of uncertainty involved in purchase decisions. The sense of uncertainty may adversely affect the purchase decision.

RESULTS AND DISCUSSION

Table no: 1

DEMOGRAPHIC PROFILE

CATEGORY	FREQUENCY	PERCENT
Gender		
Male	62	51.67
Female	58	48.33
Total	120	100
Age		
20- 30	14	11.67
30-40	58	48.33
40-50	32	26.67
50- 60	10	8.33
Above 60	6	5
Total	120	100

(Source : Primary Survey)

Interpretation: The demographic table shows the gender ratio of respondents where 51.67 percent is male and 48.33 percent is female.

48.33% of the respondents are in the age group of 30 – 40 and 26.67% of the respondents are in the age group of 40-50.

Table no: 2

SOURCE OF AWARENESS ABOUT ETHICAL MARKETING

Source	No. of respondents	Percentage
Internet	23	21.50
Television	11	10.28
Own Experience	11	10.28
Newspaper /Magazine	33	30.84
Peer Group	29	27.10
Total	107	100

(Source: Primary Survey)

Interpretation: The table depicts that 30.84% of the respondents get awareness about ethical marketing from newspaper/magazine whereas 27.10 % of the respondents get from peer groups.

Table no: 3

INFLUENCE OF ETHICAL MARKETING ON BUYING BEHAVIOUR

Influence Level	Frequency	Percentage
Always	39	32.521.67

Often	26	21.67
Sometime	21	17.5
Rarely	21	17.5
Never	13	10.83
Total	120	100

(Source: Primary Survey)

Interpretation: The table depicts that majority of the respondents responded that ethical marketing always influence on their buying behaviour whereas 21.67% of the respondents responded that ethical marketing often influence on buying behaviour.

Hypothesis 1

H0 : There is no significant difference between male and female regarding awareness about ethical marketing.

H1 : There is significant difference between male and female regarding awareness about ethical marketing.

Table No. : 4

Genderwise - Mann - Whitney - Wilcoxon U - Test

	Gender	N	μ	U	SE	Test statistic	Table value @ 5 %
Awareness level	Male	62	12.5	11	4.787	0.313	1.96
	Female	58					
Test distribution is not normal Mann – Whitney – Wilcoxon U test Grouping variable: Gender							

(Source : Primary Survey)

Interpretation : The table depicts that the calculated value is less than table value. Hence we accept the null hypothesis which means there is no significant difference between male and female regarding awareness about ethical marketing.

Hypothesis 2

H0 : There is no significant difference between age and awareness about ethical marketing

H1 : There is significant difference between age and awareness about ethical marketing

Table No.: 5

Age wise – kruskal- wallis H test

	Age	N	Test	Table	A
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Awareness level			statistic	value@ 5%	ccept / Reject
	20-30	14	10.30	9.49	Reject
	30-40	58			
	40-50	32			
	50-60	10			
	Above 60	6			
	Total	120			
	Test distribution is not normal Kruskal Wallis Test Grouping Variable: Age				

(Source : Primary Survey)

INTERPRETATION: From the above table, we can understand that the test statistic is greater than table value. Hence we reject the null hypothesis which means there is significant difference between age and awareness about ethical marketing.

Hypothesis 3

H0 : There is no significant difference between gender and influence of ethical behaviour on buying behavior.

H1 : There is significant difference between gender and influence of ethical behaviour on buying behavior.

TableNo.:6

Genderwise - Mann - Whitney - Wilcoxon U - Test

	Gender	N	μ	U	SE	Test statistic	Table value @ 5 %	Accept/Reject
Influence Level	Male	62	12.5	11	4.787	0.313	1.96	Accept
	Female	58						
Test distribution is not normal Mann – Whitney – Wilcoxon U test Grouping variable: Gender								

(Source : Primary Survey)

Interpretation : The table depicts that the calculated value is less than table value. Hence we accept the null hypothesis which means there is no significant difference between gender and influence of ethical behaviour on buying behavior.

Hypothesis 4

H0 : There is no significant difference between male and female regarding benefits gained from ethical marketing.

H1 : There is significant difference between male and female regarding benefits gained from ethical marketing.

Table no: 7

Genderwise - Mann - Whitney - Wilcoxon U - Test

Benefits	Male (N ₁)	Female (N ₂)	μ	U	S _E	Test statistic	Table value @ 5%	Accept/Reject
Higher quality	55	46	12.5	2	4.7871	.19	.96	Reject
Legal Marketing	48	22						
Customer Loyalty	57	37						
Product Safety	45	36						
Reasonable price	38	25						
Total	243	166						
The distribution is not normal Mann – Whitney – Wilcoxon U test Grouping Variable : Gender								

Interpretation: The table depicts that the calculated value is greater than table value. Hence we reject the null hypothesis which means there is significant difference between male and female regarding benefits gained from ethical marketing.

Hypothesis 4

H0 : There is no significant difference between male and female regarding barriers faced for being an ethical consumer.

H1 : There is significant difference between male and female regarding barriers faced for being an ethical consumer.

Table no: 8

T test

	Male			Female					
Barriers	No. of responses	Mean	Std. Deviation	No. of responses	Mean	Std. Deviation	Test statistic	Table value @ 5%	Accept / Reject
Lack of Knowledge	5	21.33	.7987	19	5.467	2.645	.791	.228	Reject
Difficulty in distinguishing ethical and unethical firms	18			53					
Difficulty in availing ethical product alternatives	25			58					
Influenced by social norms	21			52					
Difficulty in accessing ethical products selling shops	27			45					
Costly	32			47					
Total	128			74					
Test distribution is normal T test									

Interpretation: The table depicts that the calculated value is greater than table value. Hence we reject the null hypothesis which means there is significant difference between male and female regarding barriers faced for being an ethical consumer.

FINDINGS

- The majority of the respondents get awareness about ethical marketing from newspaper/magazine whereas 27.10 % of the respondents get from peer groups.
- The majority of the respondents responded that ethical marketing always influence on their buying behaviour.
- There is no significant difference between male and female regarding awareness about ethical marketing.
- There is significant difference between age and awareness about ethical marketing.
- There is no significant difference between gender and influence level of ethical marketing on buying behavior.
- There is significant difference between male and female regarding benefits gained from ethical marketing.
- There is significant difference between male and female regarding barriers faced for being an ethical consumer.

SUGGESTIONS

- Provide opportunity and awareness to be an ethical consumer in their everyday shopping .
- Business enterprises should undertake ethical marketing strategy to establish long term customer relationship.
- Business enterprises need to increase knowledge regarding labels , develop more distribution outlets and provide more alternatives of ethical products.
- Business enterprises should ensure compliance with laws and regulations insisted by Government.
- Business enterprises should offer the products at reasonable price.

CONCLUSION

This research is conducted to determine the influence of ethical marketing on buying behaviour of consumers. The results highlight that the consumer's preference towards ethical marketing. The majority of the respondents are aware about ethical marketing. Although consumers are increasingly engaged with ethical factors to a greater extent when forming opinions about products and making purchase decisions. The most important barrier to ethical consumerism appears to be the higher price of the products. They also find difficulty in obtaining information . Ethical Marketing is a philosophy that emphasis on honesty, fairness and responsibility. The marketers are expected to uphold such values by implementing ethical marketing strategies and try to convince the shoppers that ethical consumption will bring long term profit. The firms can survive in the midst of intense competition only when they establish an ethical culture .

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A study on perception of ethical banking among customers of bank with special reference to Ernakulam

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Abstract— Banking ethics refers to the ethical standards and rules that should be followed in the activities undertaken by the banks. The 2008 financial crisis has changed the structure of banking, generating public distrust in the conventional financial system. Ethical banking as emerged as an alternative for this. The basic principle of banking ethics is intended to be applied in all kinds of affairs and relations of banks with each other especially with customers, shareholders and employees is ordered to assure sustainability of the existing reliability of banking profession in the public. The study aims at perception of bank customer towards the ethical measures taken by the bank. The study focusses on the awareness level of customers with the ethical banking aspects. The study focusses on the main four pillars Customer Centric, Philanthropy and Environmental Protection. Customer centric is an approach to doing business that focuses on creating a positive experience for the customer by maximizing service and/or product offerings and building relationships. The growth in banks also depends upon the offering philanthropy activities undertaken by the banks. Green banking means promoting environmentally friendly practices and reducing your carbon footprints from your banking activities. Green banking aims at improving the operations and technology along with making the clients habits environment friendly in the banking business. The study is conducted with the sample size of 50.

Keywords— Financial crisis, Customer Centric, Philanthropy and Environmental Protection

I. INTRODUCTION

A bank's code of ethics is a set of internal guidelines that should make a commitment to operate legally and it should promote honesty, accountability and ethical conduct. Since banks vary in size and engage in different types of business, it is impossible to outline a one size fits all code of ethics. Banks are expected to execute their functions in a way that it increases confidence and stability. The banks are primarily funded by depositors and their prime responsibility is to ensure to maintain the trust placed by the depositors and to minimize every possible risk in their investment. Banks must act in a way to promote public trust, confidence and a good reputation by infusing values such as integrity, trust, responsibilities, accountability, respect and fairness in all its dealing. It's about rewards reflecting real risks and ethical considerations form an important part of our risk-taking

activities. Bankers' role is one of stewardship based on trust. We are trusted by those who ask us to look after their money and we have a duty to lend that money responsibly. The study aims at the awareness level of customers regarding ethical banking.

II. STATEMENT OF THE PROBLEM

Banking ethics aims at Core ethical values include honesty, integrity, fairness, responsible citizenship and accountability. The study emphasis the need and level of customer awareness regarding the ethical aspects with the banks follows. It considers various factors which emphasise the need of ethical banking and how the perception of customers regarding the ethical aspects. To know the extent to which how much the customers are satisfied with the ethical codes that the banks follows. The study also laid down whether the ethical banking improves the profitability of banks in long run.

III. OBJECTIVES OF THE STUDY

1. To understand the influence of socio-economic profile of customers towards banking ethics.
2. To study the customer awareness regarding the banking ethics.
3. To study the satisfaction level of customers towards banking ethics.

IV. HYPOTHESIS OF THE STUDY

H1: There is significant relationship between Customer Centric and level of satisfaction.

V. SIGNIFICANCE OF THE STUDY

Golden Rules of Ethics is everything you want others to do to you, you shall do to others, do not do to others that which you do not wish them to do to you, do not do anything to others that if done to you, would cause harm to you. Companies do have ethical responsibility and are not protected by limited Liability from the consequences of their actions. A company's record and the perception of its ethics affect its reputation and ensure long term success or failure. The concept of good as opposed to evil helps us define the banking business from the point of view of ethics. The idea of awareness or conscience of the need for banking products or services inevitably comes to mind. This simplified parallel leads us to the conclusion that full awareness of and the related ethics

about the importance of banking products and services is imminent to all economies, regardless of their economic development.

VI. SCOPE OF THE STUDY

The study is limited to Ernakulum district among the customers

VII. RESEARCH METHODOLOGY

- Universe: Bank Customers in Ernakulum District
- Sample size: 50
- Sample Method: Convenient Sampling
- Methods of collecting data: Primary
- Tools of Data collection: Questionnaire
- Tools of Analysis: Graphs and figures

VIII. LIMITATIONS OF THE STUDY

1. Sample size is small.
2. Constraints of time.

IX. REVIEW OF LITERATURE

Chakraborty (2003), using the word 'adherence' instead of compliance, says that it has to be enforced by each individual in the management and working for corporations from within. This is what is meant by 'consciousness ethics'. Consciousness ethics is an inside-out approach that encourages in the task of fostering a spontaneously felt inspiration for ethical behavior.

Pater, AlbericA and Gils, Anita Van (2003) study examines the effectiveness of both ethical and professional codes in shaping individual ethical decision-making in the Dutch management consulting industry. In order to assess individual ethical decision-making, four scenarios were presented to the respondent. Each scenario sketched a hypothetical situation, which included an ethical problem that the individual may face in reality. The ethical climate of the organization was measured by assessing the subjective norms of the respondent's direct colleagues.

Jelena Bozovic (2007), in his research article 'Business Ethics in Banking' made a discussion that the significance of ethics in today's society and the ability of businesses to determine what is ethical and what is unethical has been at variance. The author also highlighted that the nature of the banking industry is such that it is vulnerable to nefarious intentions. Hence it becomes more imperative to study 'ethics in banking'. Integrity, honesty and responsibilities are the prerequisites for key banking personnel. Bank managers are the custodians of safeguarding the trust entrusted by the customers and the Government institutions to follow adherence and compliance to morality.

Nicholas Fair (2009), in his study titled 'Excellence, Engagement and Ethics in Banking: An Attempt to Make Sense of the Financial Crises of 2008' highlighted these upcoming points. 'The overtures to the 2008 crisis in America had started much earlier. In 2001, when US

economy experienced a mild recession, the Federal Reserve lowered the federal funds rate to create liquidity in the economy. The rush for subprime mortgages was propelled by the availability of easy credit, rising real estate industry. This scenario encouraged many irresponsible decisions by bankers of what they presumed to be lucrative business. What ensued was the worst recession in 80 years. The author pointed that, in a globalized business world where the human aspect has gone missing and technological systems have taken precedence, the thought for social responsibility is not given much credence. Globalization has necessitated the presence of large banking and financial institutions. There is no hard and fast rule that bigger banks will behave more responsibly. If there is anything that can bring about a change in this culture it is excellence, engagement, ethics and education. If these can be adhered to by the bankers and the customers, good work in banking will prevail.

Ritu Soryan (2010), in her book titled "Human Values and Professional ethics" made a discussion on role of ethics in business decisions. In this book revealed that ethics covers numerous areas of the business world, and even numerous aspects of the company. Ethics should be used to create policies that cover human resources, marketing, research and development, accounting, public safety as it relates to the company products or services, and so much more. The author also conveyed that ethics acts as base for the decision making on what is best for the community and society as a whole first. Following this, one must consider their employees and customers. The bottom line should only be considered after these other consideration. After all, the author also highlighted that people really do matter more than money, and as a business owner making business decision, one must ensure that all of the decisions made on the basis of which not only avoid harming people, as a whole, but preferably that they somehow benefit the human race as a whole as well.

Dr. K.A. Goyal and Vijay Joshi (2011), in their Study of Social and Ethical Issues in Banking Industry made a point that one needs to understand the roles and functions of banks. Banks primarily transact in accepting deposits and advancing of loans. As third party, they also take up payment of cheques, bills and letters of credit and receiving payment for customers. Security of wealth and assets, arrangement of travelers' cheques and letter of credit form part of general utility functions of the banks. And there are similar allied functions of the bank in consonance with the above functions. The researcher also recommended that one needs to study the social and ethical issues emerging in the banking industry. The economic crisis in US was a setback to that country and many other countries. Similarly, the crisis in the Euro zone is simmering and may overflow to take many other nations in its cauldron. The concept of several banks which implies giving equal opportunities to all is picking up momentum. Profit maximization as well as human and environment wellbeing should be the motto of banks. The investigator concluded that, progress comes at a

price. As a consequence of modernization, we are faced with global warming. Repercussion of rapid industrialization may not be seen immediately but over a period of time the impact can be measured in the form increased Carbon footprint, increased emissions, deforestations etc. The importance of sustainable practices for corporate are emphasized as part of good

Gender	No. of Respondents	Percentage
Male	30	60
Female	20	40
Total	50	100

governance.

X. DATA ANALYSIS AND INTERPRETATIONS

Table 4.1 Gender Classification

(Source: Primary Data)

From the above table it is clear that 60% are male and 40% are female.

Table 4.2 Age classification

Particulars	No. of Respondents	Percentage
Below30	5	10
30-40	10	20
40-50	25	50
50 and above	10	20
Total	50	100

(Source: Primary Data)

From the above table it is clear that 50% of the respondents belong to the age categories 40 to 50, 20% belongs to 50 and above, 20% belongs to 30-40, and 10% of the respondents belongs to below 30.

Table 4.3 Educational Qualification of the respondents

Particulars	No. of Respondents	Percentage
Graduation	30	60
Post-Graduation	10	20
Professionals	10	20
Others	-	0
Total	50	100

(Source: Primary Data)

From the above table it is clear that 60% of the respondents are graduate, 20% are professionals and postgraduates.

Table 4.4 Occupation Status

Particulars	No. of respondents	Percentage
Business	20	40
Employed	20	40
Professional	10	20
Total	50	100

(Source: Primary Data)

40% of the respondents belongs to business group and salaried class and 20% are professionals

CUSTOMER CENTRIC

Table 4.6 Polite Attitude and behaviour of bank staff

Particulars	No. of respondents	Percentage
Strongly Agree	8	16
Agree	28	56
Neutral	10	20
Disagree	4	8
Strongly Disagree	-	-
Total	50	100

(Source: Primary Data)

From the above table it is clear that 56% of the respondents agrees that attitudes of bank employees are polite, 16% of the respondents strongly agrees with the statement, 20% are neutral and 8% disagree with the opinion regarding the polite attitude of bank employees.

Table 4.8 HIRING MORE STAFF FOR CUSTOMER SERVICE

Particulars	No. of Respondents	Services
Strongly Agree	3	6
Agree	19	38
Neutral	23	46
Disagree	5	10
Strongly disagree	-	-
Total	50	100

(Source: Primary Data)

From the above table 6% of the respondent strongly agrees with the hiring more staff for customer service, 38% agrees with hiring more staff, 46% are neutral and 10% disagree with hiring more staff for customer service.

Table 4.9 Low charges and high return for various transactions

Particulars	No. of respondents	Percentage
Strongly Agree	-	-
Agree	15	30
Neutral	20	40
Disagree	10	20
Strongly disagree	5	10
Total	50	1000

(Source: Primary Data)

From the above table it is cleared that 30% of the respondents agree that bank offer low charges and high return for various transactions, 40% have neutral opinion, 20% disagree that bank offers low charges and high return for various transactions, 10% strongly disagree with the same.

Table 4.10 NEW CONVENIENT BANKING TRANSACTIONS

Particulars	No. of respondents	Percentage
Strongly Agree	25	50
Agree	17	34
Neutral	8	16
Disagree	0	-
Strongly disagree	-	-
Total	50	100

(Source: Primary Data)

From the above table it is clear that 50% of the respondent strongly agree with the new convenient banking transactions, 34% agrees with the statement and 16% of the respondent are neutral towards it.

Table 4.11 CONFIDENTIALITY OF THE CUSTOMER

Particulars	No. of Respondents	Percentage
Strongly Agree	40	80
Agree	10	20
Neutral	-	-
Disagree	-	-
Strongly disagree	-	-
Total	50	100

(Source: Primary Data)

From the above table it is clear that 80% of the respondent strongly agree with the confidentiality maintain by the bank and 20% of the respondents agree with the same.

PHILANTHROPY INITIATIVES

Table 4.12 Raising funds

Particulars	No. of respondents	Percentage
Strongly Agree	-	-
Agree	11	22
Neutral	31	62
Disagree	8	16
Strongly disagree	-	-
Total	50	-

(Source: Primary Data)

From the table it is depicted that 62% of the respondent are neutral towards philanthropy initiatives of the banks, 22% agrees with the same and 16% disagree with the philanthropy initiatives towards raising funds.

Table 4.13 Funds used for underprivileged children in remote area

Fund	No. of respondents	Percentage
Strongly Agree	15	30
Agree	-	-
Neutral	33	66
Disagree	-	-
Strongly disagree	2	4
Total	50	100

(Source: Primary Data)

66% of the respondents have neutral opinion regarding banks initiatives in the promotion of remote area, 30%

agree with same and 4% disagree regarding the bank initiatives in remote area promotion.

Table 4.14 Environmental Protection

Particulars	No. of respondents	Percentage
Strongly Agree	15	30
Agree	5	10
Neutral	25	50
Disagree	-	-
Strongly disagree	5	10
Total	50	100

(Source: Primary Data)

From the above table it is inferred that 50% of the respondent have neutral opinion regarding the environment protection initiatives, 30% strongly agrees, 10% agrees with the statement and 10% strongly disagree with the same.

Table 4.15 Use environmentally friendly products

Particulars	No. of respondents	Percentage
Strongly Agree	8	16
Agree	8	16
Neutral	33	66
Disagree	-	-
Strongly disagree	1	2
Total	50	100

(Source: Primary Data)

66% of the respondents are neutral towards environmentally friendly products, 16% strongly agrees with the same and 2% of the respondent strongly disagree with the same.

Table 4.16 Paperless transactions (Environmental Protection Initiatives)

Particulars	No. of respondents	Percentage
Strongly Agree	5	10
Agree	30	60
Neutral	10	20
Disagree	-	-
Strongly disagree	5	10
Total	50	100

(Source: Primary Data)

20% of the respondent agree with the paperless transactions, 10% strongly agrees with the same, 10% strongly disagree with the same and 60% agree with the statement.

4.17 Internal Environment

Particulars	No. of respondents	Percentage
Strongly Agree	6	12
Agree	7	14
Neutral	28	56

Disagree	2	4
Strongly disagree	7	14
Total	50	100

(Source: Primary Data)

56% of the respondent has the neutral opinion regarding the internal environment protection, 14% agree with the above, 12% strongly agree and 4% disagree with the same.

4.18 External Environment

Particulars	No. of respondents	Percentage
Strongly Agree	26	52
Agree	9	18
Neutral	10	20
Disagree	-	-
Strongly disagree	5	10
Total	50	100

(Source: Primary Data)

52% strongly disagree with the external environment protection, 20% are neutral, 18% agree with the same and 10% strongly disagree with the external environment.

Table 4.19 Satisfaction with respect to Customer Centric

Particulars	No. of respondents	Percentage %
Highly Satisfied	13	26
Satisfied	37	74
Neutral	-	-
Dissatisfied	-	-
Highly Dissatisfied	-	-
Total	50	100

(Source: Primary Data)

From the above table it is clear that 74% of the respondent are satisfied with the customer centric function of the banks and 26% are highly satisfied.

Table 4.20 Satisfaction with respect to Environment Initiatives

Particulars	No. of Respondents	Percentage
Highly Satisfied	-	-
Satisfied	38	76
Neutral	12	24
Dissatisfied	-	-
Highly Dissatisfied	-	-
Total	50	100

(Source: Primary Data)

76% of the respondent satisfied with the environment initiatives of the banks and 24% have neutral opinion.

Table 4.21 Satisfaction with respect to Philanthropy Initiatives

Particulars	No. of Respondents	Percentage
Highly Satisfied	-	-
Satisfied	29	58
Neutral	17	34
Dissatisfied	4	8
Highly Dissatisfied	-	-
Total	50	100

(Source: Primary Data)

From the above table 58% of the respondent are satisfied with the philanthropy initiatives, 34% are neutral, 8% are dissatisfied with the philanthropy initiatives by the bank.

Table 4.22 Future prospects for Ethical banking in the minds of customers

Particulars	No. of Respondents	Percentage
Strongly Agree	12	24
Agree	25	50
Neutral	13	26
Disagree	-	-
Strongly disagree	-	-
Total	50	100

(Source: Primary Data)

50% of the respondent agree that ethical banking function may lead for many future prospectus for the banks, 24% strongly agree with the same and 26% are neutral towards the same.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.750 ^a	18	.000

Chi square value shows that there is significant association between two variables.

XI. FINDINGS

- Majority of the respondent belongs to the age group of 40 to 50.
- Majority of the respondents as graduation degree
- Majority of the respondents are employed and as business.
- Most of the respondents agrees with the efficiency and competency of bank staff.
- Majority of the respondents agree with the polite attitude and behaviour of bank staff.
- Majority of the respondents agree with the hiring more staff for customer service.
- Majority of the respondents agrees with the new convenient banking transactions.
- Almost all respondents agree with the confidentiality of the customer.

- Respondents have neutral opinion regarding the philanthropy initiatives of the banks.
- Reduce power (Environmental Protection Initiatives)
- Majority of the respondents agree with the environmental protection initiatives of the banks.
- It shows there is significant association between Customer Centric and Customer satisfaction

XII. CONCLUSIONS

From the study it is concluded that customers are becoming aware and satisfied with the ethical banking functions. Banks can project themselves as a socially and ethically oriented organization by disbursement of loans merely to those organizations, which has environmental concerns. Banking Ethics is all about loyalty and honesty to all stakeholders and accepting responsibility for decisions. The essence of banking is to move large amounts of money accurately and safely around the economy following the principles of trustworthiness, transparency, disclosure and accountability. High ethical standards are expected to guide operations in the banking industry. Even though sufficient legislation has been laid down to regulate banking operations in India but it's not

enough alone to ensure discipline in the industry. As it is said that Ethics begins where legislation ends. Banks should strive to be ethical in their operations as unethical banking activities results in social and economic loss and create unnecessary friction in the economy. When Banks fail to meet the ethical standards, the interest of all parties is put at stake. Thus, banks should value and implement ethics in their operations while aiming to maximize their profits.

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Jesus teachings for effective ethical management

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Abstract— Christian ethics has the tradition of being the foundation of modern ethics management. Since the early years of management, Christian faith had a tremendous influence with the set of virtues in every field of business. However, as organizations prospered, the importance of ethics were left aside, and ethical relativism was the order of the day even in organizations which are regarded as having high ethical standards. As a spate of corporate governance issues happened, researchers have started thinking over the ethical realities of Jesus teachings. This article is written with the hope that it will make a major contribution to ethics and will be able to make an impact on ethical framework and policies in government and business organizations. Some of the issues discussed in this paper include: Love and compassion, Justice, Truth, Hope, and temperance. The author concludes that Scripture makes clear that individuals and organizations that act ethically will achieve ultimate success.

Keywords— Business ethics, Christian ethics, Christian spirituality, Common good, Leadership

I. INTRODUCTION

Management professionals, theologians, all have debated on the role of Bible and teachings on ethics. While some of them felt that it has nothing related to ethics in the modern times, some have felt that there is a lot of significance of Christian teachings in management and business. Most of the managers in the course of their careers are subjected to many ethical dilemmas in their corporate life. This is all a result of the various expectations and pressures that arise from their organizations, their colleagues, consumers, from governments and even from the society around. However, decisions in business do have to be made. What do Jesus have to do with ethics? While going through the teachings of Jesus, it can be found that the word and action of Jesus had crossed beyond the highest level of ethics. However, many management experts respond that Jesus is irrelevant, peripheral, or too concrete to have any direct import for ethics. The researcher examines the current worldview that has been shaped by academic work as well as business practice and identify the limitations in addressing business decisions and then introduce the Christian worldview as an alternative approach to ethical issues in business.

II. OBJECTIVES OF THE STUDY

The objective of the study is to compare and identify the ethical practices in the current management domain and compare it with the ethics in the Bible as demonstrated by Jesus. The study will compare the following virtues:

- Love and compassion:
- Justice
- Truth
- Hope
- Temperance

III. REVIEW OF LITERATURE

Love and compassion: Love and compassion formed the basis of ethical principles of many very large and famous corporations during the 18th and 19th century. When Quakers founded Cadbury, it was built on compassionate principles (Beliefs and Business', 2003). However, when these companies were swallowed by big multinational companies' profits became more important than these virtues. The early start of cooperatives was also based on the virtues of love and compassion.

The scientific management theory which emphasized the role of manager in planning and organizing work brought in tough-minded decision-making and competitive aggression to be a standard in the workplace. However, those who subscribe to the Human Relations School of Thought proposed by Elton Mayo believed that the effectiveness of any organization depends on the quality of relationships among the people in different levels in the organization. Thus, the role of managers in an organization was a concern towards workers by which the organization achieves its objectives through and with the people. The model of leadership also moved in the same direction. Autocratic leadership is not a popular form of leadership and most organizations moved on to transactional or transformational leadership.

Love and compassion formed the basis of Christian virtues. Jesus propagated compassionate love which encourages employers to develop a virtuous attitude in terms of humility, gratitude, forgiveness and altruism. The ethical principle of "equal regard" is employed across the Bible. Equal regard requires people to love others neither more nor less than they love themselves. By adhering to the command to love people enter into a right relationship

not only with God, but also with all of humankind. *A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another* (The Bible, John 13:34 ESV). The command gives more emphasis on love between man to man. To strengthen what is said about loving one another forgiveness also is considered as a virtue. Forgiveness should be unconditional according to Jesus. He does not just accept forgiveness He goes beyond to say that you should love your enemies and pray for them that so that you become perfect like Father God. These two sums up the entire culture which organizations have to practice. One example of transactional leadership practiced is Howard Schultz, the founder of Starbucks coffeehouses. As a child, Schultz witnessed the job-related difficulties his father experienced because of medical problems. Even though he had no idea he would have his own business one day, the desire to protect people was shaped in those years and became one of his foremost values. When he founded Starbucks, he became an industry pioneer in providing health insurance and retirement coverage to part-time as well as full-time employees. A study surveying 3,201 employees in seven different industries from financial services to real estate found that in a culture where employees felt free to express affection, tenderness, caring, and compassion for one another - were more satisfied with their jobs, committed to the organization, and accountable for their performance. Employees who felt they worked in a loving, caring culture reported higher levels of satisfaction and teamwork (Sigal Barsade & Olivia A. O'Neill, HBR Jan. 2014).

Justice: Justice in organizations is simply perceived as fairness towards employees in the workplace. There are several perceptions in justice. Justice may be fair procedures or disclosing right information. However, justice leads to fairness of outcomes. Justice has always been denied in organizations and has led to several strikes worldwide. Research demonstrates that, a Just organization produce fair and excellent work-and worker-related outcomes. Studies have found that justice and fairness in workplaces make a significant contribution to improving performance, enhancing commitment and loyalty in workplaces (Baldwin, 2006).

Justice is one characteristic that separate the human beings apart from other creatures. To act justly and receive justice is in the heart of every human being. The Bible depicts the story of the rich man and Lazarus in Luke 16:19-31 which was not a case of oppression, but a case of not acting in circumstances one has to. In Mathew 9:9-13, rather than distancing himself from tax collectors, and prostitutes, Jesus welcomes them into his presence. He sacrificed his concern to protect his reputation and challenged the social customs and the religiously right. Jesus work on justice fundamentally establishes right relationships with everyone irrespective of their position or power and authority. The work of Jesus was setting the justice right between God and Man and between man and man. This justice consists of integrity, wholeness, and wellness for people and their relationships.

The New Testament tells how Jesus spoke out against iniquity and injustice. One instance when He addressed the

Scribes and Pharisees is in Matthew 23:27-29. 27. *Woe unto you, scribes and Pharisees, hypocrites! for ye are like unto whited sepulchres, which indeed appear beautiful outward, but are within full of dead men's bones, and of all uncleanness.* 28. *Even so ye also outwardly appear righteous unto men, but within ye are full of hypocrisy and iniquity. Woe unto you, scribes and Pharisees, hypocrites! because ye build the tombs of the prophets, and garnish the sepulchres of the righteous...*

Access to justice is a basic human right, and all other rights like right to work, fair working conditions, and adequate standard of living, cannot be employed without its existence. Thus, if justice and equality are replaced by oppression and marginalization, mass protests will become a regular practice and it can tear down an institution, rather than constructing one. Results of a study showed that the managers' attitude toward justice and equality in the organization can affect their organizational commitment and loyalty and thus have a significant impact on the work ethics in the work environment (Zadeh, J. M., Kahouei, M., Cheshmenour, O., & Sangestani, S. 2016).

Truth: Even though truth is the foundation on which trust and integrity rest, Truth is often overlooked in business. Truth is the critical prerequisite that enables management and employees to make ethical decisions in the day-to-day activities of an organization. An organization's reputation can be brought down far easily by false information or hiding of facts. Many organizations like Lehman Brothers, or the Satyam collapsed as result of false transactions or hiding the truth. Truth can also destroy organizational cohesiveness and employee morale. Executives should be truthful while communicating with shareholders and stakeholders on short-term profitability and long-term value of the business.

Jesus said, *"I am the light of the world. Whoever follows me will not walk in darkness but will have the light of life"* (John 8:12). *Jesus expressed that truth would set them free* (John 8:32). In these two verses, He was asking his followers to walk in truth and the truth would set them free from the bondage of sin. Any leader or organization, which conceals truth and wrong doings is under the bondage and is liable to be brought to light at some point of time. None of the organization's frauds were concealed forever, it somehow came to light. In the case of Satyam, an IT company, the CEO himself confessed that he had committed an accounting fraud. Tom Peters, the famed management guru, in his book *"Thriving on Chaos, 1987,"* expressed that companies should *"demand total integrity."* He maintained that successful organizations have to shift from *"an age dominated by contracts and litigiousness to an age of handshakes and trust."* Peters' advice reinforces the critical nature of truth in organizations: *"Set absurdly high standards for integrity – and then live them, with no fuzzy margins."*

The truth of Jesus lived above any truth of this world. In His sermon on the mount, He uses a metaphor to teach His disciples to be the light of the world. He felt that other people should see them as people who have an unchallenged character, and conduct, and follow the truth. Organizations may not speak false but may keep certain

truths hidden and claim to be ethical. This is not what is expected from the truth of Jesus. Jesus propagates living in the truth and nothing else. He concludes by saying that let your 'Yes' be 'Yes' and your 'No' be 'No.' *Whatever is more than these is of the evil one, or in other words, "if's" and "but's" are dark, false and hidden* (Mathew 5: 37).

Hope: Hope is described as positive motivational state that gives direction to a leader to perform in the world of uncertainties. Hope is the trait that is found in transformational leaders. Hope is the energy which motivates people and organizations to achieve their goals. As workplaces and economy changes, it is bringing the fear of uncertainty. It is really hard to motivate people and make a positive impact in the life of people. Organizations, managers and employees are challenged to remain motivated in a situation where greed and distrust surrounds them. The world over is looking for people who can inspire a strong leadership. People are tired of false crafty promises and is bitter at towards mere lifeless words and artificial relationships. They are believing that that things aren't getting much better and they want hope. Hope is a belief that something is possible even though not probable, based on experience, knowledge and tangible and intangible data. Hope results in trust, which is necessary to implement any strategy in an organization.

Jesus propagated hope in a world which does not have hope. His entry was at a time when the Jews were under the siege of the Rome and He was believed to be a Savior to deliver them from the clutches of Romans. But when the Jews found that He did not mean this, many of his followers left Him. Jesus was talking about a higher order of hope. This hope was based on faith in God and was to happen in eternity. However, people did not understand the eternity concept and it was difficult to convince them about hope and faith. Later after the death of Jesus, His disciples explained the concept of eternity through the writings of St. Paul and St. Peter. This was the reason for the growth of Christianity which is established on hope and faith in the Kingdom of God. The teachings of St. Paul and St. Peter on hope and faith and their style of living enthused people with right living despite sufferings of the world and hope in the Kingdom of God has conquered organizations in many ways. It calls for not taking revenge on people, because God will take revenge on their enemies. It calls for doing good works even when the world may not do good. It calls for showing the 'left cheek when someone has hit your right cheek.' Organizations can survive only if these ethics of Jesus are practiced. Any organizations which keeps the virtue of hope continues to grow.

Hope is particularly important for managers and executives as they will be only method which can bring in positive outcomes. Cerff (2004b) points out, that leaders can only foster hope in their followers by illustrating that they can achieve goals and have the means to do so. This is one way in which leaders can develop optimism in their followers and helps to create energy and commitment (Bennis, 1999, p. 3).

Temperance: Temperance is moderation towards anything be it thought, action, or feeling. Temperance also means the capability for self-control or self-mastery in

decisions and desires. Temperance is considered to be one of the cardinal virtues for leadership excellence for managers. Temperance helps leaders to admit the mistakes that they have made and thus helps them to correct it. Temperate leaders have a humility that distinguishes the very best leaders. Temperance is found in managers who have a high score in emotional quotient. Temperate leaders have a modesty that distinguishes the best leaders (Riggio, 2010). Temperance in leaders produce not just accountability for their actions, but also to admit their mistakes, and then strive to correct them (Lindell, 2009). Temperance is spoken as the "doctrine of enough" or a "theory of limits" according to Platonian virtue as well as by St. Paul when he instructs Christians 'to control their own body in holiness and honor' (1 Thessalonians 4:3-5). Temperance also protects our inner lives from chaos and confusion as the spirit of revenge and tolerance can be tamed (Havard, 2010). Temperance thus brings in excellent outcomes to organizations through a culture of moderation.

Jesus demonstrated his temperance when he was tempted by Satan in 4 dimensions of man's need - hedonism, egoism, and materialism (Mathew 4:1-11). Jesus life demonstrated that He did not want 'authority' or power. He lived as simple as possible. He often fasted and prayed to conquer his temptations and keep Himself self-controlled. When He was called as a 'good teacher' (Luke 18:19), He went on to say that God was the only one who was good. He never got irritated or did not look at taking revenge on His enemies. There was only one instance in the life of Jesus when He got angry and that was inside the temple where He found people buying and selling things. He whipped them out of the temple saying that it was the temple of God and not allowed for business interests. He was displaying His love for God the father above everything else. He also goes to an extreme extent of not just forgiving the enemy, but He says that if your enemy is hungry feed him the reference of which the enemy will feel ashamed of his doings as his conscience works upon him. This temperance of Jesus enabled Him to have self-control and active patience in His life even at the point of His life, when He scolded St. Peter to keep the sword inside as those who 'draw the sword will die by the sword' which meant that never to harm anybody. Jesus also demonstrates his ultimate temperance by requesting God 'to forgive His enemies who has crucified Him.' This act of Jesus attracted many to Him. Several world leaders like Gandhi, and Nelson Mandela were able to demonstrate this attitude to those who either oppressed, tortured or killed them. Jesus could protect His personal integrity through temperance, and this enabled Him to treat his followers with respect and wisdom and win their hearts for His mission. Temperance in leaders can establish a culture of strategic discipline can create organizations which are economically and morally sustainable.

Other Ethical values exhibited by Jesus:

Law abiding: In Matthew 5:17-18, as part of His Sermon on the Mount, Jesus says, "Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them. He wanted people to understand the truth behind the law, and thus He came to

fulfill them in letter and spirit. He went on to say that it is ideal to pay even taxes to those who have imposed it (Mark 12:13-17). Businesses and other organisations, which are increasingly considered citizens of society, are required and expected to not only comply with the law, but to be ethical. Compliance with the law, does not extinguish the duty to act in the public interest and in accordance with the ethical principles of the profession.

Abuse: In an era of ‘casting couch’ in the movie industry, or “#MeToo movement,” Sexual harassment in the workplace is common, with surveys suggesting that women experience it in their lives from nearly a quarter to more than eight in ten (Feldblum and Lipnic 2016). The ethics of Jesus transcends all. ‘Looking at woman with lust is adultery’ according to Jesus and thus we are to consider everyone with respect be it man or woman. Jesus through his teachings is saying that women is precious and valuable; she has sexual dignity, which should be honoured by everyone else. This sexual dignity is so precious to Jesus that it must not be violated, even in the privacy of someone else’s mind.

Retaliation and Revenge: In the old testament of the Bible, at the time of Abraham, unlimited revenge for a wrong done was considered normal and proper (Genesis 34:1-2, 25-29). Later, the Law of Moses limited revenge to an equal injury for any injury done, “an eye for an eye and a tooth for a tooth” (Leviticus 24:18-20). But Jesus said we should not take any revenge at all. We must extend our love for which the Greek word “Agape” was used, which is “the highest form of love” a universal, unconditional love that transcends and persists regardless of circumstances. It goes beyond just the emotions to the extent of seeking the best for others. It means, kindness, respect, benevolence to all people, even towards enemies.

Retaliation within an organization, specifically between colleagues, impacts the organization significantly. The activity of revenge has a direct correlation with demotivating employees as well as affecting productivity, therefore affecting the company's bottom line. It is also an indicator that there is a problem that could possibly grow from a disagreement between two employees (whether confrontational or not) to a drop in retention rates and loss of otherwise productive employees.

Money and wealth: According to Jesus, lust for more wealth or possessions than we really need is evil (Mathew 6: 19-21). He says that money makes us move away from God and that makes us to sin. For Jesus, wealth makes us stubbornly resistant to any transformation of life. Wealth also can lead to Greed which makes us unjust and unfair towards other human beings. We should be using our wealth to share generously with those in need. Money is not evil, but the love of it is the root of all evil. Being rich is not a sin, but it can open the door to a lot of misery in this world. Wealth is not good in itself, it is good when it is directed toward its proper purpose of glorifying God by helping people flourish.

IV. FINDINGS

Jesus did not teach theology in the domain of faith, nor ethics as a code of conduct in the domain of practice. It may seem superfluous to state that he was pre-eminently religious and by both practice and precept imparted religious principles and incentives, but as a teacher we must plainly recognize, and frankly confess, that he taught neither theology nor ethics, though giving data for both.

The data of the ethics of Jesus may be found in (1) what he did his example taken as precedent; (2) what he sententiously said as applied to conduct-his “wisdom” utterances as precepts and exhortations; and (3) what appear as the principles of his life, as evinced in his deeds, in his sententious sayings, and in his more formal and protracted teachings, whether parables or discourses. To discover the principles we must take a wider view than a single act, and must listen to more than one isolated oriental utterance, for neither an act nor a saying can be rightly understood by itself; both must be viewed in relation to circumstances and as a part of the whole life.

Jesus regarded the character of a life as consisting not in the sum-total of acts but in the motives behind those acts. To him the heart was the source of life: hands and feet might even be dispensed with; anger contained the unexpressed elements of murder; lust, contemplated, lacked nothing but the occasion. Jesus asked for reality. He most severely condemned pretense and hypocrisy; he insisted upon sincerity. Fasting, seen of men, had no value; praying on the street corners was an offense. He made it plain that the inner recesses of the heart must at length be open to the light and hidden secrets be proclaimed abroad.

Jesus was completely opposed to the substitution of either ceremonial acts or correct outward behavior for humble obedience to God and loving concern for one’s neighbor. This is the main burden of his indictment of the scribes and Pharisees:

“Woe to you, scribes and Pharisees, hypocrites! for you tithe mint and dill and cummin, and have neglected the weightier matters of the law, justice and mercy and faith; these you ought to have done, without neglecting the others.”

“Woe to you, scribes and Pharisees, hypocrites! for you cleanse the outside of the cup and of the plate, but inside they are full of extortion and rapacity. You blind Pharisee! first cleanse the inside of the cup and of the plate, that the outside also may be clean. (Matt. 23:23, 25-26.)”

The primary qualities for ethics according to Jesus is a God-centered faith and love. Its derivative aspects are purity of heart, sincerity, humility, forgiveness, love toward enemies, mercy, charity in judgment, honesty in speech and action, sexual purity, renunciation of worldly aims with the preferring of spiritual to material treasure, compassion toward those in need. The good life is that of generous and self-giving service to all men and unbroken, unworried trust in the goodness of God. It is significant that agape did not have before its use in the New Testament the richness of meaning that it came there to have.

V. CONCLUSIONS

Jesus' teaching involved both general principles and some detailed demands. It is an ethic for the community in a special relationship with one another and Christian spirituality, arguing that Jesus offers a vital foundation to the practice of ethical leadership and business ethics in organizations.

The ethical teaching of Jesus has been portrayed as timeless truths for countless generations. Jesus propounded ethics based on the situation's prevailing and yet to come.

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Neuromarketing – Does it have ethical and privacy concerns?

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Abstract For decades, marketing research methods have aimed to explain and predict the effectiveness of advertising campaigns on consumer minds. For the most part, however, conventional techniques have failed miserably. Since emotions are strong mediators of how consumers process messages, understanding and modeling cognitive responses to selling messages has always been a methodological challenge. In this challenging context, the emergence of neuroimaging techniques has offered exciting methodological alternatives. Such techniques finally allow marketers to probe the consumers' brains in order to gain valuable insights on the subconscious processes explaining why a message eventually succeeds or fails. However, most social sciences have yet to adopt neuroimaging as a standard tool or procedure for research. In particular, while economics has begun to utilise neuroimaging techniques in its research – resulting in the creation of 'neuroeconomics' (e.g. Braeutigam, 2005; Kenning and Plassmann, 2005; Rustichini, 2005) – marketing science has been far slower to wake up to the benefits of imaging research, despite both fields of study sharing many common concerns.

As a qualitative research technique, neuromarketing, the application of neuroscience techniques to marketing stimuli, has emerged as a form of market research that allows for a sizeable advantage over more traditional forms of market research (Kosslyn, 1999; Taher, 2006). Although, retroactively, conscious emotional information processing and perception have been studied and examined extensively in consumer research, little is known about how marketing stimuli, for example brands, are processed by the human brain (Adolphs, Tranel, Koenigs, & Damasio, 2005; Kenning & Plassmann, 2005).

What is neuromarketing? Neuromarketing is defined as the application of neuroimaging techniques to understand human behaviour in relation to markets and marketing exchange, which is mediated by specific cortical responses (Lee, Broderick, & Chamberlain, 2007; Weinstein, Drozdenko, & Weinstein, 1984). This definition has two strengths: (1) it changes the focus of neuromarketing away from being solely a tool used for commercial interests, and (2) it widens the scope of

neuromarketing research to include many more avenues of interest such as inter- and intra-organisational research (Weinstein et al., 1984). Neuromarketing can be a powerful tool for learning about and captivating customers, but there have long been questions and

consumer backlash about its ethical implications (Wieckowski, 2019). It's the use of neuroscience methods—such as brain imaging, or measuring physiology such as hormones or genes—to complement the very effective suite of classic marketing methods, such as surveys, interviews, and ethnography (Stanton, 2016). Nobel Laureate Francis Crick called it the *astonishing hypothesis*: the idea that all human feelings, thoughts, and actions—even consciousness itself—are just the products of neural activity in the brain. Neuromarketing uses the latest advances in brain scanning to learn more about the mental processes behind customer purchasing decisions. It goes beyond focus groups and questionnaires to delve right into the minds of customers. Companies have also recognized the value of using science to uncover the drivers of human behavior, but have yet to design an effective model to predict consumer behavior (Anonymous, 2002). However, marketing researchers often find the literature on neuroimaging somewhat overwhelming and confusing (Rossiter et al., 2001b). For instance, “googling” the term neuromarketing currently yields more than 155,000 hits. Even searching the PsychInf-Database for one specific brain region such as the “striatum” delivers nearly 4,000 peer-reviewed articles. In the marketing literature, an overview is clearly needed, just as other researchers have provided in the economic literature (Camerer et al., 2004; Glimcher and Rustichini, 2004; Zak, 2004; Fehr and Singer, 2005; Kenning and Plassmann, 2005). In this context, the purpose of the present paper is to provide such an overview through applying tried and tested measurement methods from modern neuroscience to marketing research and considering their advantages and disadvantages. As a branch of cognitive neuroscience, neuromarketing relies heavily on the ability to visualise how the brain sees choices and makes decisions, and provides snapshot images of brain activity at crucial moments of retail choices (Burne, 2003; Shah, 2005). When the brain's medial prefrontal cortex lights up, it indicates increased neural activity, which tells advertisers that the particular image displayed is (most likely) a winner. Since this area of the brain reportedly represents an area associated with preference or sense of self, product-associated images that are processed in this area are believed to be more likely to prompt purchases by consumers. Thus if advertisers can discern which product

Neuromarketing requires specialized equipment and skills that are beyond the reach of most companies themselves. When executives are looking to engage one of the many suppliers of neuromarketing services, they should understand the most important features and differentiators of the techniques available.						
	fMRI (functional magnetic resonance imaging)	EEG (electroencephalogram)	Eye tracking: gaze	Eye tracking: pupilometry	Biometrics	Facial coding
How it works	detects blood flow in the brain associated with increased neural activity	records electrical signals on the scalp from neurons inside the brain	detects exactly where subjects direct their gaze	measures whether subjects' pupils are dilated	measures skin conductance, heart rate, and respiration	identifies facial expressions
What it reveals about consumers	<ul style="list-style-type: none"> detailed emotional responses level of engagement recall 	<ul style="list-style-type: none"> level of engagement recall 	<ul style="list-style-type: none"> what grabs their attention what confuses them speed of recognition 	<ul style="list-style-type: none"> level of engagement 	<ul style="list-style-type: none"> level of engagement whether their response is positive or negative 	<ul style="list-style-type: none"> general emotional response: happiness, surprise, fear, and so on
Uses	<ul style="list-style-type: none"> set pricing improve branding 	<ul style="list-style-type: none"> improve ads and branding 	<ul style="list-style-type: none"> improve website design, ads, and packaging 	<ul style="list-style-type: none"> improve ad content 		
Pros and cons	<ul style="list-style-type: none"> most expensive and invasive method less detailed than EEG but considered the gold standard for measuring specific emotions must be performed in a lab 	<ul style="list-style-type: none"> more expensive and invasive than many other methods not as precise as fMRI, but can measure changes over smaller increments of time 	<ul style="list-style-type: none"> relatively inexpensive and easy to administer best used in conjunction with biometrics does not measure emotions 	<ul style="list-style-type: none"> best used in conjunction with other methods, such as eye tracking 	<ul style="list-style-type: none"> relatively inexpensive 	

images cause a response in the medial prefrontal cortex, they should be able to bolster sales (Cranston, 2004). Techniques used by neuroscience are: psychophysics (reaction times/detection levels), fMRI, magnetoencephalography (MEG), and more conventional electroencephalograms (EEGs) to observe which areas of the brain 'light up' when test subjects view, hear, or even smell products or promos. The activity of regions such as the nucleus accumbens, insula, and mesial prefrontal cortex give researchers insight into how consumers respond to specific stimuli (Haq, 2007; Moore, 2005)

Neuromarketing Techniques: An Overview

Adapted from "Neuromarketing: What you need to know" by Eben Harell, Harvard Business Review, January, 2019

Neuromarketing and consumer insights – Examples

Nielsen, one of the leading consultancies in a crowded field used eye tracking to help brands ensure that customers' attention is focused at the right moments and on the right things (a logo when it appears, for example), and facial coding to help ensure that an ad actually triggers the response it was designed to elicit (though Nielsen rarely uses any of its tools in isolation). Many academicians, however, prefer brain scanning to physiological proxies for their research. Nonetheless, physiological measuring techniques will most likely remain popular in industry, because they have been around longer, are less expensive, require less technical expertise to administer, and can easily be paired with more-traditional marketing research tools, such as surveys, focus groups, and so-called implicit association measures (for example, the time it takes to respond after being asked a question). Thirty men and women study a sporty silver test model of a 2011 Hyundai. The 15 men and 15 women are asked to stare at specific parts of the vehicle, including the bumper, the windshield and the tires. Electrode-studded caps on their heads capture the electrical activity in their brains as they view the car for an hour. That information is recorded in a hard drive each person wears on a belt. Their brain activity is supposed to show preferences that could lead to purchasing decisions

Executives at PepsiCo's Frito-Lay unit use neuromarketing to test commercials, products and packaging in the U.S. and overseas. They discovered that matte beige bags of potato chips picturing potatoes and other "healthy" ingredients in the snack don't trigger activity in the anterior cingulate cortex--an area of the brain associated with feelings of guilt--as much as shiny bags with pictures of chips. Frito-Lay then switched out of shiny packaging in the U.S

EBay's PayPal hopes to persuade more e-shoppers to use its online payment service by pitching it as fast. Brain-wave research convinced PayPal that speed turns people on more than safety and security, the earlier themes in its ad campaigns.

One of the classical examples of Neuromarketing study is revealed when Daimler-Chrysler showed pictures to analyze how consumers perceive their cars. The results were surprising. The grills and headlights grabbed the attention because they resemble faces which brain processes phenomenally well. So the result was vital for Daimler in designing of their future models and designing the shape of headlights and grills. Some people had emotional attraction towards sports car.

Nestle unit Nespresso has not only modified its home brewing equipment to release more enticing smells, they

have even launched a chain of coffee shops after finding that more than half of the coffee drinking experience came from the shop environment. The scientists tested the system by letting coffee tasting experts sample eleven different espressos and develop a sensory profile for each one. They also sampled the aromas with their mass spec equipment, and correlated the human analysis with the machine results. Then, they prepared a new batch of espressos, sampled the aromas mechanically, and predicted what human tasters would say. In fact, the predictions closely matched the actual human results

Ethical issues and Privacy concerns

Consumers are definitely considered about their privacy. Even though their purchase behavior maybe explicit they would keep their brains and thoughts private. They may not like companies intruding to their private thoughts and feelings. This may lead to a consumer backlash against organization.

But are these privacy concerns a real problem? Are they unethical? The answer is most of the consumers do not get their brain scanned or give hormone samples to researchers. What neuromarketers know about the thoughts of consumers is based on what they extrapolate from the small number of people they test in a research setting. A prediction about what all the other consumers are thinking in a given situation is just an educated guess. Thus there is no potential for a direct privacy violation for the average consumer: Their thoughts are their own. (Stanton, 2019).

In well-directed studies, the few people who are subjects give their overt, informed consent and agree that the data gathered in the study can be used in specific ways. With such protection in place, this kind of data gathering is really no different ethically from participating in a focus group, because the participants are choosing to participate and are informed about any potential risks and about how their data may be used. But this is not always strictly adhered to. A time progresses neuro testing could become less invasive and these data could be collected from anywhere without the knowledge of the consumer. So when data is collected without the knowledge and consent of the consumer then it becomes ethical violation. This intensifies when companies use data of specific individuals in conjunction with neuro science marketing research to mark a particular customer. Traditionally, marketers are concerned with more than simply measuring consumer preferences; they also try to change them. Neuroscience researchers are beginning to probe whether the brain can be used to influence purchases—an area of study that generates excitement and also ethical concerns

Neuromarketing - implications to society

This decade we have seen impact of various marketing activities on society, with particular focus on ethical issues within marketing. This interest has not been restricted to marketing research, but also from disciplines like communications, sociology, politics, and not least psychology. Most obvious of these areas has been research on advertising's impact. Ethics in marketing is not solely concerned with the impact of advertising messages on society though. Other concerns are impact of fair trade and ethical production. Research has also begun to consider the idea that consumers may be harmed by a constant bombardment of marketing, with overconsumption and purchase addiction being one possible result. In sales research, much research has explored unethical selling activities and the negative outcomes of such tactics.

Another ethical concern for any kind of marketing is fueling consumerism as consumer debt rises. This is a fundamental problem around the world. Neuromarketing may generate more effective marketing messages and thereby increasing the effectiveness of marketing. This has a positive ethical implication too. Increased effectiveness in marketing messages increases company's sales and also customers get better products and more targeted messages regarding these products

CONCLUDING REMARKS

Traditional market research has undoubtedly brought great success for big corporations. But as modern science and technology develop, companies hope for even more accurate answers about consumer behavior towards their products or services. Neuromarketing is a discipline that seeks to understand how marketing stimuli impact people by observing and interpreting their emotional reactions. It focuses on the fact that emotional processes in the brain decide the willingness to buy something (which can better explain the term "impulse buying"). Skeptics are fearful about the use of neuromarketing and mass manipulation over consumers. However, it can be determined that these tests can provide companies with valuable information, unlike traditional strategies. With neuromarketing tools companies will get to know how to design products, how it should look, function and feel before they are even ready to hit the market, minimizing risk and maximizing all resources. Neuromarketing can create an emotional affinity in consumers towards certain

products or brands by creating good advertisements. But the answer to whether neuromarketing is ethical is that traditionally neuro marketing was not highly personalized. Studies were done on a small group of people and then results generalized. With increased digital information and traceability more personalized approaches are possible which interferes with the privacy concerns of consumers. Under this scenario marketing is moving towards changing mindsets of some consumers through disruptive messaging, ideas and interventions at appropriate points of contacts to drive brand switches. Next maybe a world of consumer Internet of Things.

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Reassessing the effect of psychological contract breach on job satisfaction with organizational justice as moderator

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Abstract: Psychological contract has become a prominent topic for discussion considering its effect on employee commitment and job satisfaction. The current study assesses and integrates the literature of psychological contract breach, and organizational justice and their effect on job satisfaction. Psychological contract breach (PCB) is one of the components that diminishes the job satisfaction of employees. When employees feel that there is a breach of psychological contract – unwritten mutual expectations - from the part of the employer, it will adversely affect their job satisfaction. The aim of this conceptual paper is to suggest ways through which PCB, and organizational justice are related to job satisfaction. The paper reviews existing literature and builds a logical framework that portrays the relationship between PCB, organizational justice and how they are related to job satisfaction. We propose a direct effect of psychological contract breach on job satisfaction and a moderating effect by organizational justice prevailing in the organization. The model is developed based on the review of literature and hence has to be empirically tested and proven.

Keywords: Psychological Contract Breach, Organizational justice, Ethical climate, Job satisfaction

I. INTRODUCTION

With the growth of soft powers and service economies, nations and organizations understand the importance of focusing on human resources. One of the major factors that can retain the employees in an organization is the degree of satisfaction the employees get by working with that organization. A satisfied employee is a retained employee and acts as an ambassador for the organization. They help the organization to achieve its objectives and assist their teams in their achievements and thus play a major role in organizational effectiveness (Bathena, 2018). Therefore, it is very detrimental to the organization when an employee is not satisfied with the job. A dissatisfied employee will express his/ her negative perception more in external forums.

While there are various reasons affecting job satisfaction (JS), it will be interesting to note the effect of violation of psychological contract (PC) on job satisfaction. Psychological contract refers to mutual beliefs, expectations and informal obligations between an employer and an employee. Unlike formal contract

of employment which only identifies mutual duties and responsibilities in a generalized form, psychological contract represents the unwritten set of expectations the employees and employers mutually have. The employees expect job security, respect, recognition, salary increment according to the performance etc. Conversely, the employers will anticipate better quality and quantity of work from the employees, loyalty, commitment to work etc. As a consequence, the breach of psychological contract from either of the parties will give rise to discontent which will lead to decreased organizational and job commitment, decline in performance, higher turnover and other reduced job satisfaction.

Can the adverse effect of psychological contract breach (PCB) on job satisfaction be mitigated by any factors which are desirable requirements for organizations? Especially can ethical climate existing or ethical policy followed in an organization reduce this negative effect? This study makes an attempt to develop a conceptual model that explores the potential role of organizational justice (OJ) on the effect of psychological contract breach on job satisfaction.

Organizational justice is the employees' sense of moral respectability of how they are treated (Cropanzano, 2007). An employee's behavior will be influenced by the manner he/ she believes about how he/ she has been treated fairly by the organization (Organ, 1990). Organizational justice is the glue that allows people to work together effectively (Cropanzano, 2007). As ethical consideration is one of the pillars of organizational justice, employees of organizations where policies and procedures are regulated by organizational justice are more prone to be less affected by breach of psychological contract.

The study proposes a conceptual model that fills some significant gaps in the literature. While there were some conceptual studies conducted on the effect of psychological contract violation on job satisfaction, no attempts have been made to see the moderating effect of organizational justice on this relationship. By proposing organizational justice (an element of ethics) as moderator on the relationship between psychological contract breach and job satisfaction, this study contributes significantly to the existing literature.

Subsequently, this study has three objectives. First, in an attempt to explain the mechanisms through which organizational justice affects job satisfaction, the researchers integrate the existing literature on

psychological contract breach, job satisfaction, and organizational justice. Second, based on the literature we build a framework which will explain the associations between PCB, Job satisfaction and organizational justice. This paper also defines steps to advance organizational theory in the field of psychological contract breach, organizational justice and job satisfaction. Such propositions have to be empirically tested because if it is proven it will broaden thinking in relation to the ways of mitigating employees' work dissatisfaction by stressing the importance of organizational justice in organizations.

II. OBJECTIVES OF THE STUDY

The objectives of the study are:

- To understand the effect of organizational justice on job satisfaction by integrating the existing literature on psychological contract breach, job satisfaction and organizational justice.
- To propose a conceptual framework which will explain the associations between PCB, OJ and JS
- To suggest steps to advance organizational theory in the field of psychological contract breach, organizational justice, and job satisfaction.

III. LITERATURE REVIEW

Psychological Contract Breach (PCB)

Chris Agyris (1960) devised the term "psychological work contract" which referred to the implicit understanding between a group of employees and their foreman. Edgar Schein (1965) extended the concept to define it as the unwritten expectations between every member of an organization and the managers in the organization. A healthy relationship between the employer and employee has become essential for the survival of the organization. Therefore, any breach of this contract will lead to breaking the employer-employee relationship and in turn to the decline of the organization. Psychological contract is the employee's beliefs about explicit and implicit promises made to them by the employer in return to the time and effort of the employees towards the organizations (Rousseau, 1995). According to Morrison & Robinson (1997), "Breach refers to the cognition that one's organization has failed to meet one or more obligations within one's PC in a manner commensurate with one's contributions". While healthy psychological contract leads to positive outcomes, psychological contract breach (PCB) leads to negative results. Several studies are made to suggest that PCB is positively related to turnover (Bunderson S.J. , 2001), positively related to cynicism (Pate et al., 2003; Bunderson, 2001), negatively related to organizational commitment (Pate et al., 2003; Zhao et al., 2007; Bunderson, 2001) and negatively related to organizational citizenship behavior (Suazo & StoneRomero,

2011) and negatively related to jobs satisfaction (Robinson & Rousseau, 1994; Sutton & Griffin 2004).

Job Satisfaction

Job satisfaction is the degree to which the job requirements are satisfied and how much of this satisfaction is perceived by an employee (Porter 1962). According to Weiss (2002), it is a "positive or negative evaluative judgment" an individual makes about his or her job or job situation. Locke (1976) considered job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. According to Morse (1953), job satisfaction depends upon the content of the job, identification with the organization, financial status and group unity.

Job satisfaction or dissatisfaction is viewed as a function of relationship between what one expects and what one gets from job and how much value he/she gives to it (Kemelgor, 1982). Lawler (1992) considers job satisfaction as individual's feelings about the return they got from the job. According to Spector (1997) job satisfaction is how people feel about their work and various elements of their work. Depending on the degree of job satisfaction, an employee will either stay with the job or leave the job. Susskind, Borchgrevink, Kacmar, and Brymer (2000) observe that job satisfaction is an indicator of the workplace and the workers' feeling about their job. Job satisfaction depends upon the degree of support an individual receives from the organization, the work environment and the individual's assessment of the organization's work climate. It is also interesting to note that employee's job satisfaction is constantly influenced by exchange relationships occurring within the organizations. A high level of employee-organizational relationship will lead to a greater job satisfaction (Conway and Briner 2005; Zhao et al. 2007). Job satisfaction is relatively focused on self and emphasizes on the emotional response to one's contentment of needs though the work (Rich et al. 2010). According to Wolf (1970), satisfaction is the outcome of fulfillment of needs and the employee will be encouraged in their work to the level that they satisfy their needs.

PCB and Job Satisfaction

Earlier research studies have suggested that employees' perception of the psychological contract are associated to their job satisfaction (Chrobot-Mason, 2003; De Cuyper & De Witte, 2006; Isaksson, 2005; Porter et al., 1998; Robinson & Rousseau, 1994; Sutton & Griffin 2004). When psychological contract breach occurs, the employee perceives a mismatch between what has been promised and what has been given. Consequently, the employee loses faith in the promises of the employer, lacks motivation and does not get satisfaction from doing the job.

Robinson and Rousseau (1994) studied the association between psychological contract breach by the employer and employees' job satisfaction. They used a sample of MBA alumni and conducted a longitudinal study, building on an earlier study conducted by Rousseau (1990). The psychological contract breach was measured using both dichotomous and continuous measures. Result from both measures showed that psychological contract was negatively related to job

satisfaction. De Cuyper and De Witte (2006) conducted a study on the effect of job insecurity on job satisfaction among permanent and temporary workers. Job insecurity is considered as important of element of relational psychological contract. It was found that job insecurity was negatively associated with job satisfaction, which indicated that breach of contract is creating a decreased level of job satisfaction among permanent and temporary employees. Porter et al. (1998) studied if there was difference in the perception between employees and employers towards employer inducements and it was found that employees, who perceived receiving fewer inducements than the employers reported giving, were less satisfied with their job. This finding suggests that psychological contract breach leads to lesser job satisfaction.

Isaksson (2005) focusing on consequences of psychological contract fulfillment observed that workers who felt that their employers met their obligations towards employees, experienced higher levels of job satisfaction.

Antonaki and Trivellas (2014) have reported a negative relationship between PCB and Job satisfaction, by conducting a study among 262 bank employees in central Greece. Xie, Lui and Deng (2015) conducted a study on Chinese graduates (2015 graduates) and observed that PCB had a remarkable negative effect on JS.

Organizational Justice

It is in this context, there is a need to investigate the presence of any factors in the organization that can influence the job satisfaction positively. It is logical to think that in an organization where ethical culture is followed and where employees are treated fairly, the employees get satisfied.

Justice is recognized as an action or decision that is considered to be morally right based on ethics, religion or law (Pekurinen et al. 2017). Organizational justice is described as employee's perception of fairness within an organization (Greenberg, 1990; Asadullah et al., 2017).

The idea of organizational justice is said to be derived from equity theory (Adams, 1963, 1965), and from Social Exchange Theory. Equity theory suggested that people compare the ration of their work outcomes to their work inputs with corresponding ratios of their colleagues. This can cause a change in their organizational participation (Colquitt et al., 2001). If the ratios are equal, the employees will have equitable and satisfied feelings. If the ratios are unequal and unfavorable, they may act to reduce their input-output ration (Shkoler and Tziner, 2017). According to Social exchange theory, social life is treated as a series of sequential transactions between two or more parties (Blau, 1964). Work relationship can be seen as a form of transaction, where employee exchanges work for income (Cropanzano et al., 2002). Employee's perception of justice is the factor that decides the quality

of exchanging relationship with the organization (Swalhi et al., 2017). When employees feel that the organization and authorities are treating them fairly, the employees feel a sense of obligation to return a good act from their part (Ghosh et al., 2017).

Organizational justice is important from the perspectives of both social considerations and ethical considerations. People wish to be accepted and valued by other human beings at the same time not being exploited by powerful decision makers (Cropanzano et al., 2007). People also value justice because they believe that it is the morally accepted way others should be treated (Folger, 2001).

Researchers have observed that there are three components for organizational justice. Distributive justice, Procedural justice and Interactional justice. Distributive justice examine the justice of outcomes in an organization, procedural justice deals with the justice of the formal allocation processes and interactional justice talks about the justice of interpersonal transactions they encounter with others (Cropanzano et al., 2007). Distributive justice is concerned with the fact that not all employees are treated in the same manner in organizations; the allocation of outcomes is different for different people. Procedure justice deals with the means by which outcomes are allocated, but not specifically to the outcomes themselves. Procedural justice is related to establishing certain regulations and principles specifying and governing the roles of employees (Cropanzano et al., 2007). Interactional justice refers to how one person treats another. When the organization is truthful and provides adequate information, it is interactional justice. Employees seek interactional justice from their supervisors, as it is more of one-on-one interaction.

If the process in an organization is perceived as just and fair, employees will show greater loyalty and more willingness to behave in an organization's interest.

Moderating Effects of Organizational Justice

It has been observed that organizational justice is the key metric of an organization's ethical culture and it has been found to successfully predict ethical behavior (Cherepanova, 2018). Many studies have shown that ethics and job satisfaction at workplace are positively related (Babin et al., 2000; Deshpande, 1996; Valentine and Barnett, 2003). Viswesvaran and Deshpande (1998) have found that managers' level of satisfaction with supervisors is positively associated with top management support for ethical behaviors. Deshpande (1996) observed that the employees who perceived that their organization had a caring climate, were more satisfied with their supervisors. Moreover, Joseph and Deshpande (1997) found that a caring organizational climate positively affected employees' overall job satisfaction and their satisfaction with pay and supervision.

Schneider (1975) noticed that organizational climate consists of shared perceptions that are “psychologically meaningful environmental descriptions” depicting an organization’s practices and procedures. Victor and Cullen (1987) also have found that ethical climate in an organization indicated shared beliefs of what ethically correct behavior is.

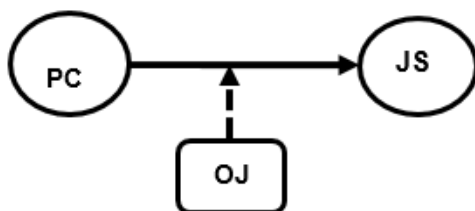
From the observations, it is clear that organizational justice explains the ethical climate that is followed in an organization. In addition, ethical climate directly and positively affect the work satisfaction of employees in the organization. The literature studies direct towards a strong, positive relationship between organizational justice and job satisfaction. Therefore, the moderating effect of organizational justice is proposed between employees’ psychological contract breach and job satisfaction.

Proposition: Organizational justice will moderate the relationship between psychological contract breach and job satisfaction such that the relationship between psychological contract breach and job satisfaction will be weaker when organizational justice is high than when it is low.

Research Methodology

The findings presented for this study are taken from secondary sources. The observations were collected from literature books and journals. A qualitative study was done based on the literature to come up with a model to explain the moderating effect of organizational justice on the relationship between PCB and job satisfaction.

Conceptual model



Conclusion

The study emphasizes the importance of the topic in the current scenario of organizations facing ethical issues. Although there are several consequences for the psychological contract breach, this study mainly focused on only one consequence- job satisfaction, which will be affected negatively. The objective of the paper was to integrate and propose the relationships among employees’ psychological contract breach, job satisfaction, and organizational justice. Previous studies have suggested that PCB is negatively related to job satisfaction. This article has looked into the possible moderating effect of organizational justice, which

reflects ethical climate of an organization, on this relationship. Based on the existing literature, it is argued the employee perception about psychological contract breach, and organization justice that prevails in the organization will influence the job satisfaction experienced by the employees. The proposed model highlights on the impact of psychological contract breach on job satisfaction and the concept that organizational justice can mitigate the job dissatisfaction caused by breach.

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Perception of Public towards Sustainable Clothing

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Abstract— Fashion industry is plagued with inherent issues that make it unsustainable. From the use of chemical dyes and synthetic fibres that pollute the environment, and the enormous amounts of waste it generates in the form of fabric scraps, to the employment of low wage workers in cramped and unsafe conditions in the sweatshops around developing countries, there are several factors that contribute to this unsustainability.

Adding to this is the recent concept of ‘fast fashion’ where inexpensive clothing is rapidly produced by manufacturers to meet latest trends, and consumers buy and discard them within short periods of time, sometimes after wearing them only once. Fashion is the second most polluting industry in the world, and the second largest consumer of water and 10% of global consumption for cotton production. Making fabric uses water, energy, chemicals, humans and other resources that most people don’t think about, or ever see. We have to change.

Keywords— Fashion, Environment, Sustainable, Dyes, Apparels

I. INTRODUCTION

When one thinks about fashion, words like glamour, style, trend, etc. immediately strike the mind rather than words like sustainable, eco-friendly or ethical. However, in the coming ten to fifty years the most important question the fashion industry needs to ask is how sustainable it is? Ethical and sustainable fashion has been gathering momentum globally in the past decade.

Ethical and sustainable fashion is an approach towards sourcing, manufacturing and designing clothes which maximizes the benefits to the industry and society at large, at the same time minimizes the impacts on the environment. Ethical means something that is morally right and acceptable. Therefore, ethical and sustainable fashion does not start from manufacturing clothes. It starts from the cotton fields and ends in consumer's wardrobe. Therefore, conventional cotton farming cannot be termed as ethical and sustainable as harmful pesticides are used.

Today, sustainability is a way of doing business rather than just a concept. Brands like Stella McCartney and NOIR are the pioneers of ethical and sustainable fashion. Now many companies have embraced the concept of sustainability and have implemented it in the business. These companies have understood that integrating social and environmental issues with business will yield long term benefits to the company.

Sustainable clothing represents the process in which how clothing is produced, distributed, recycled in an

environmentally friendly manner by restructuring the commonly used practices until now, for example chemical dyes and synthetic fibres, carbon emission during production of clothing etc. These practices cause immense damage to the environment as almost 60 million tons of clothing is produced each year, so it is necessary to look towards a clothing industry that is working in a sustainable manner. Sustainable clothing is a part of a sustainable environment in which the clothing is produced with a consideration towards the environment. A fashion industry being a part of the society and environment has certain obligations towards them so the production, distribution and consumption of the clothing must be done in a manner that facilitates environmental sustainability.

II. OBJECTIVES OF STUDY

Sustainable fashion is a rapidly growing concept that is not yet fully understood academically. Through a thorough examination of several forms of research centered around the emerging phenomenon of sustainable fashion, there are several gaps that could provide the most successful context for mobilizing the movement through the global market. The objective behind the study are listed here: -

- I. To explore the consumer’s perception towards sustainable clothing.
- II. To examine the awareness of sustainable clothing among consumers.
- III. To identify the consumption attitude towards sustainable clothing

III. REVIEW OF LITERATURE

Clothing is the items that are generally worn on the body. This includes clothes, apparels, attire etc. Generally clothing is made up of fabrics, textiles and even animal skins are also used for making rare and expensive clothes. The main purpose of clothing is to protect from outside elements such as rough surfaces, protection from hot and cold weather etc. Clothing acts as a barrier between the skin and elements from the environment. Wearing clothes is also a social norm and being deprived of clothing in front of others may be embarrassing.

A. Origin of clothing

The earliest form of clothing generally consists of fur, leather, leaves, grass which is wrapped around the body. Scientists are still debating when people started wearing clothes. Ralf Kittler, Manfred Kayser and Mark Stoneking, anthropologists at the Max Planck Institute for

Evolutionary Anthropology, have conducted a genetic analysis of human body lice that suggests clothing originated around 170,000 years ago. Their research tells that the origin of clothing is related to the migration of modern Homo sapiens to escape from the climate.

B. Functions of clothing

The primary function of clothing is to cover the body and protect it from outside elements. In warm and hot regions clothing helps to protect from the severe heat and in winter it serves as a protection against the cold conditions. Social aspects of wearing clothes is also a function. Clothing is used to serve as a class distinction. In some societies clothing indicates status or ranks. It sends a social message about wealth, status and power. Gender differentiation is also a part of the social aspect of clothing. There is separate clothing that are used by males and females.

Another function of clothing is the maintenance of decency. In the Bible, Adam and Eve covered their bodies when they realized that they were naked after eating the fruit from the forbidden tree. In some Islamic countries, women were required to cover the whole of their bodies except the face. In most societies, it is indecent for men and women to mingle with others without wearing clothes. With more relaxed standards in modern times, this function is being undermined as some clothes tend to be provocative that the distinction of decency is becoming blurred.

Another function of clothing is to bring in uniformity. Uniformity is created by using the same type of clothes like uniforms and formal dress codes etc. Even in the military, each unit (army, navy, air force) have their distinct uniforms. This brings in discipline also.

The expressive function involves the emotional and communicative aspects of clothing. Through clothes one may express individuality by stressing unique physical features or by using unique aesthetics. At the same time, through dress one may express group affiliation or the values and standards of the group.

Clothing may also have instrumental function, involving rational use of dress in goal-directed behaviour. Clothing may be utilitarian and protective; it may be used to attain desired rewards. Some rewards may be subtle, such as broad feelings of comfort or security. More specific rewards may be getting a job, winning friends, or finding a partner for marriage

C. Impact on environment

Fashion industry has a negative impact on the environment. The damage includes water pollution, waste accumulation etc. The damage is increasing as the fashion industry increases. The fashion industry is the second largest pollutant of water. The need for fashion clothing is increasing rapidly. So, to meet this demand the production has also increased rapidly. So, more and more resources are required. The main concern that the fashion industry creates is the amount of waste it produces. When these clothing ends up in landfill the dyes and chemicals used in

the clothes will affect the soil, causing major health issues as well as environmental issues.

D. Toxic clothing

Chemicals are used in every part of the textile during its production for their bleaching, fibres and dyes etc. Our skin absorbs these toxic chemicals from the clothes, and it is a serious health problem also. Not only for us these toxic chemicals can also affect the environment when they reach landfill.

E. Fashion and water pollution

Fashion industry is the major consumer of water. As per calculation at least 20,000 liters of water is needed to produce 1 kilogram of cotton. It can take 200 tonnes of fresh water per one tone of dyed fabric.

According to Stephen Leahy, The Guardian: "85 % of the daily needs in water of the entire population of India would be covered by the water used to grow cotton in the country. 100 million people in India do not have access to drinking water"

During the production of textiles lots of liters of water are used by the factories. Over utilization of these water resources is a serious problem. Not only that the untreated water from these factories are directly pumped out to the water sources near the factories. These toxic wastewater contains lead, mercury, and arsenic along with other toxic substances as well. These are harmful for the living things in the water as well as harmful to the people that live by the riverbanks.

F. Greenhouse gas emissions

The fashion industry globally is responsible for the emission of greenhouse gases. The production, manufacturing, transportation of these clothing generates a lot of greenhouse gases

G. Fashion and chemicals

The main component in the production of textiles is chemicals. Chemical finishes to these textiles can improve their durability, appearance etc. In India the heavy use of chemicals in the production of cotton has resulted in lots of premature deaths and soil degradation. 1 kilogram of chemicals is needed to produce 1 kilogram of textiles. 23% of all chemicals produced worldwide are used in the fashion industry. 27% of the weight of a 100% natural fabric is made up of chemicals.

A Greenpeace study for the Detox Campaign has identified 11 chemicals frequently used to make our clothes that contain toxins, carcinogens, and hormone disruptors which should be banned, but currently aren't.

H. Sustainable clothing

The fashion industry is plagued with inherent issues that make it unsustainable. From the use of chemical dyes and synthetic fibres that pollute the environment and the enormous amounts of waste that it generates in the form of fabric scraps, to the employment of low waged workers in cramped and unsafe conditions. Adding to this is the recent concept of "fast fashion" where inexpensive clothing is rapidly produced by manufacturers to meet the latest trends

and consumers buy these also and discard them within a short period of time.

Hence the concept of sustainable clothing is one that not only addresses the issue of sourcing responsibility and adopting production techniques that are sustainable for all stakeholders, but it also stands for raising awareness among consumers about buying less and thoughtfully.

Sustainable clothing refers to the use of fabrics that are derived from ecofriendly resources, decreasing the environmental impact of agro chemicals in producing conventional fibre crops (e.g. cotton).

I. Sustainable clothing in India

The eco-friendly clothes market in India is growing at a steady pace even as the industry is at a nascent stage. Manufacturers are adopting better practices to produce clothes that leave little impact on the environment. The consumer pattern is encouraging globally, as two-thirds of buyers are willing to spend more on eco-friendly clothes. With the Indian government banning the use plastic bags across numerous states, the increasing chatter around global warming and campaigns against dumping garbage in oceans, the textile industry in India is taking cue and is shifting towards eco-friendly clothing.

Many big and well-established brands are now promoting sustainable fashion. Some of them are

1. Ka-Sha
2. Amrapali Boutique
3. Doodlage
4. Chakori Ethnic
5. MAGA
6. Runaway Bicycle
7. Button Masala
8. Sundarii Handmade
9. Nool by Hand
10. Mantra

As these examples show, the organic concept is gradually gaining ground in India. Today, Indian organic brands are not only making a mark in India but internationally too. A growing number of Indian fashion designers are exploring sustainability and eco-consciousness in their collections' Environment estimates the fashion industry produces 20 percent of the global wastewater and 10 percent of global carbon emissions.

J. Indian laws support sustainability

Indian laws, in their letter and spirit, support sustainability. In 2017, the Government of India launched a soil health and management scheme to promote sustainable agriculture, which in turn, promotes farming of organic fibres. Also, the environmental laws impose criminal sanctions and damages on violations. We have sui generis laws for protecting geographical indications and traditional knowledge, including handloom products and processes. Employment and labour laws ensure minimum wages and humane working conditions, which are equally a subject matter of sustainable fashion. To promote gender equality, Indian laws provide maternity benefits and protection against sexual harassment within workplaces. Additionally,

wildlife protection laws prohibit import of exotic skins and furs for clothing and accessories. India, being one of the mega-biodiversity nations in the world, also allows benefit sharing of the biological resources and of the associated knowledge. A shift to responsible fashion, however, is expensive. The benefits of high-end designers turning to sustainable fashion and traditions seem to trickle down to the weaving and associated communities with many reporting better health and higher income.

III. METHODOLOGY

In this study, we used primary sources of data collection. The data collected was through a survey method. A questionnaire was prepared on the basis of the objectives of this study. Through this data we were able to find solutions for each objective. It has gained popularity over the years. This technique helps us to get almost accurate information that helps us to guide towards the right path. In addition, it is most common to use questionnaires because it yields information that is more systematic from all participants.

A total of 50 participants participated in the study. The questions and its answers are analysed and given below. Clothing

IV. DATA ANALYSIS AND FINDINGS

1. Have you heard about sustainable clothing?

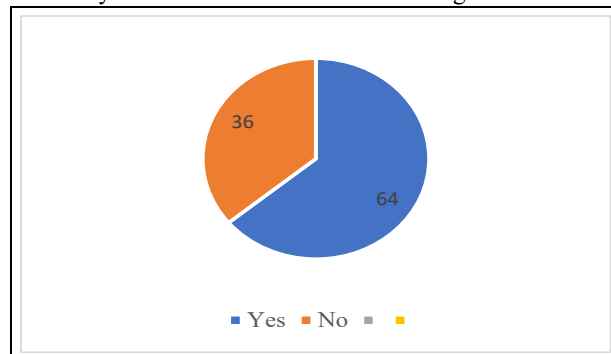
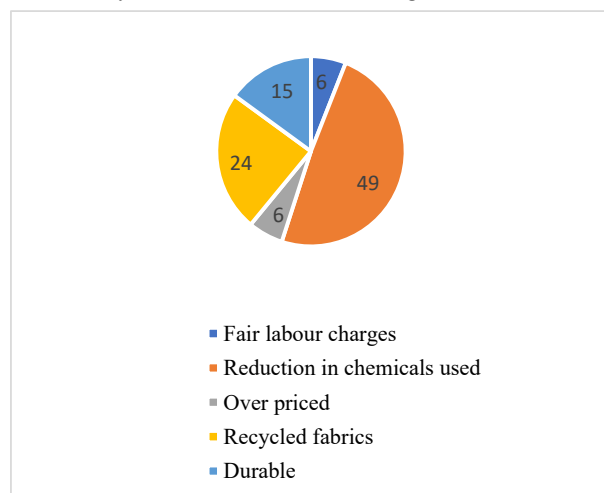
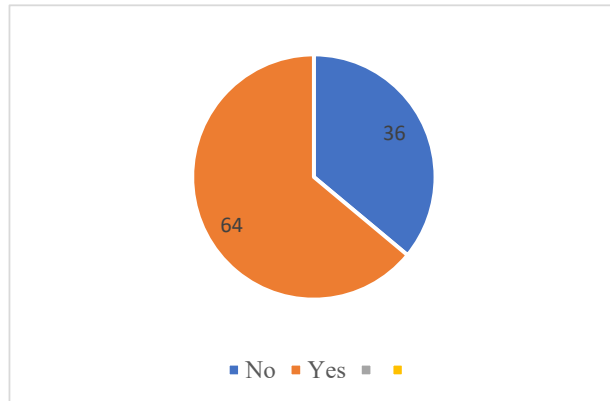


Figure 1: Awareness of sustainable clothing

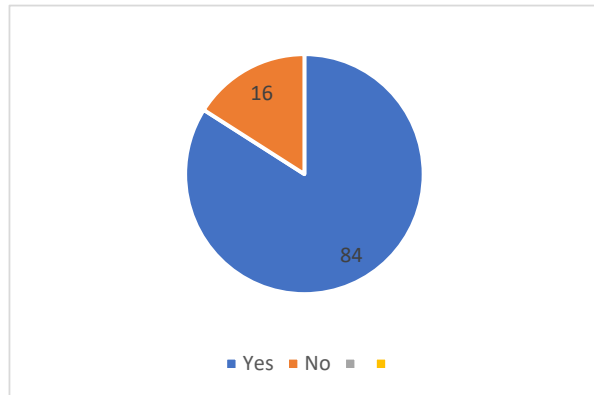
2. What do you think sustainable clothing means?



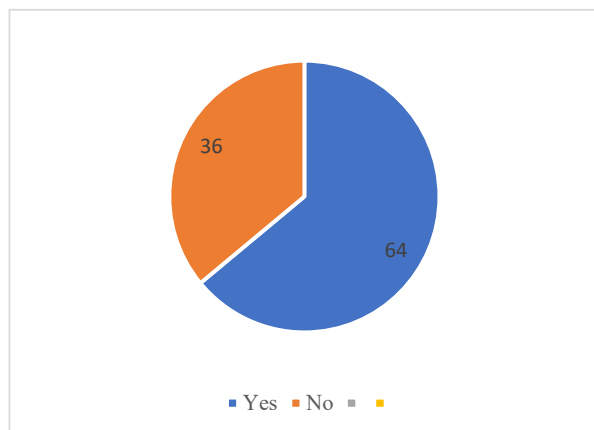
3. Are you concerned about the social, environmental and ethical impacts the fashion industry has on the world?



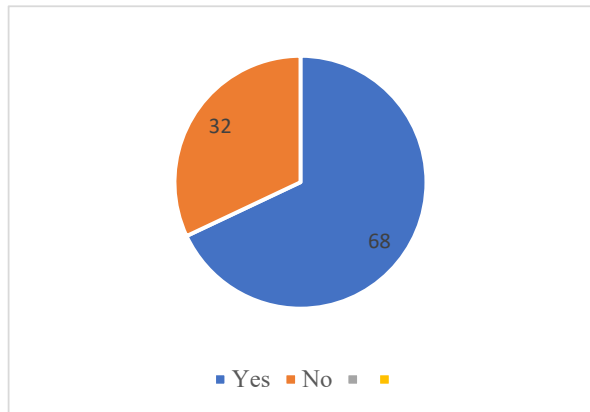
4. If your favored store sold a new line of sustainable, Eco friendly apparel, would you buy it?



5. Are you aware of the impact that your clothing decision has on the environment?



6. Considering style, comfort and quality are the same, would you purchase sustainable clothing if it costs more than what you would normally pay?



IV. CONCLUSIONS

This study analyses the *perception of consumers towards* eco values in clothing. Majority of the consumers well aware about the sustainable clothing. They were ready to pay the price more than what you would normally pay, considering style, comfort and quality are the same. The consumers need more clarity rewarding the sustainable clothing. The customers were concerned about the social, environmental and ethical impacts the fashion industry has on the world. So, they were ready to have sustainable cloth. Through this study we can analyses consumers' perception, awareness and consumption pattern.

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Study on ban of plastic and its effects among retailers in Angamally town

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Abstract— Plastic pollution represents a critical threat to both marine wildlife that gets trapped or poisoned by ocean borne litter, as well as the humans who eat seafood that has been contaminated by plastic microparticles. Plastic bag regulation is often ineffective when stores offer an alternative type of bag not explicitly prohibited by the regulation, such as paper bags or thick plastic bags that evade the regulation. This occurs most often with "ban-only" type legislation. Consumers will switch to using this alternative type of bag, failing to reduce overall single-use bag consumption. This study was conducted among retailers to understand their perceptions about the plastic ban.

Keywords— Pollution of the environment, plastic traders, Plastic bags, non-biodegradable, alternatives to plastic bags.

I. INTRODUCTION

Plastic bags have a wide range of usability in our day to day lives. For instance, we use them to carry our food items from groceries shops, we also use them as gloves to do dirty chores or as knee pads while gardening. We also cover our plants with plastic bags to prevent them from frosting at night.

Basically, plastic bags can be improvised to do so many things and are therefore very handy at home. The reason why plastic bags are so popular is because they are cheaper than ecofriendly bags. Furthermore, plastic bags are waterproof and very convenient during rainy days. Whilst, there are many advantages we can accrue from using plastic bags, the reality of the matter is that they pose serious threats to us and the environment.

Relevance of plastic in market, extent of its usage and how this is going to affect the environment is going to be my area of research.

II. STATEMENT OF THE PROBLEM

Plastic is relevant as stated above. The government has imposed a ban on single use plastic items. The study is intended to study the effect on business due to ban of plastic.

III. OBJECTIVES OF THE STUDY

- Ascertain effect on business due to ban on plastic.
- Identify strategies adopted by business to overcome the ban.

- Suggesting better alternatives for plastic through the research which will be conducted.

IV. SIGNIFICANCE OF THE STUDY

As India has put off the ban on single-use plastic, the usage of the most used item for shopping purposes will be considerably reduced. Customers use more plastic produce bags, which undercuts the effect of the ban. Overall, plastic bag ban is expected to increase prices for consumers, decrease profit for producers, and decrease economic activity in the area affected by the plastic bag ban. Retailers, as an effect of this ban, will have to adopt to the change and come up with alternatives to serve customers. The benefit of this ban is that unwanted waste plastic materials will be eliminated. This ban will also cause an uptick in the business for reusable bag manufacturers and lead to increased employment opportunities. Eliminating plastic bags reduces cost of goods. Retailers have to factor in the cost of disposable bags into their prices.

V. REVIEW OF LITERATURE

Jennifer Clapp & Linda Swanston (2009) Doing away with plastic shopping bags: international patterns of norm emergence and policy implementation, Environmental Politics, Jennifer and Linda's paper explores how plastic came about as a key material for usage and how the plastic bags came about in the US and spread to the rest of the world. They talk about the harmfulness of plastic bags and then trace the roots of the emergence of anti-plastic norms. How it emerged in the South and then became a rising sentiment in the industrialized world. Now, however it seems to be on the cusp of a cascade, with more and more countries moving towards an anti-plastic policy.

Plastic Industry Environmental Review – Dr. Tuong Thi Hoi Dr. Tuong Thi Hoi (2002) analyzed four plastic manufacturing companies, impact on environment, their policies and target, standards of emission, wastewater, etc. in his study. Plastic Industry Environmental Review: An assessment of the significant environmental aspects and impacts associated with plastic manufacturing in Ho Chi Min city Vietnam, June 2002. Vietnam cleaner production centre. Dr. Tuong Thi Hoi concluded the following: All four plastic companies have not adopted any of the

EMS nor environmental policies, environmental purposes and targets. Companies' managers and staffs are not aware of significant environmental aspects related to their company operation and they do not know which environmental standards on emission, wastewater, noise etc. need compliance. DOSTE had carried out several environmental measurements on air, water and labor environments at Dat Hoa and Duy Tan. However, the managers of these two companies do not want to show measurement results to the workers or public. Truong Thinh and Tu Hai have never had any environmental monitoring program carried out by DOSTE.

Plastic Waste: Will the New Rules Clear up the Clogged Mess? The paper talks about how plastic is a threat to the environment and have in some places caused natural disasters like floods leading to loss of human lives. It throws light on the Plastic Waste (Management and Handling) Rules, 2011 and the rules and conditions that have been enforced.

Understanding the Consumer Demand for Plastic Bags in India- Evidence from an

Experiment in Delhi - Rohini Somanathan and Kanupriya Gupta- Delhi School of Economics. In this paper they have tested for appropriate policies/interventions to control for plastic bag litter in Delhi. The efficacy of policies/interventions was tested through field experiments in both the organized and unorganized retail segments. The interventions that were implemented are provision of information to consumers, a cash back scheme contingent on use of non-plastic environment friendly bags and provision of subsidized substitutes to plastic bags. Results indicate that with these interventions, on an average the proportion of consumers bringing their own bags increased from 1.2% in the baseline period to 4.7% during the intervention phase and plastic bags use came down from 92.8% to 76.3% respectively. The findings corroborate the evidence from organized sector some of which charge explicitly for plastic bags where there was nearly 50% reduction in usage of plastic bags. Apart from the evidence from environmental taxation where a tax on plastic bags reduces its usage, importantly the provision of information to consumers about the demerits of plastic bags usage has significant effect as well. Thus, low cost information interventions can be very effective as they update the beliefs of agents regarding the "social costs" of plastic bags and also introduce an element of private cost by making the plastic bag users appear different. Further, they surveyed markets after the imposition of total ban on plastic bags by the government. They used this event to compare our interventions (requiring less monitoring and enforcement) to that of a ban which required much stricter enforcement. The survey results showed dilution of efficacy of ban within a very short span. Hence, in developing countries with little enforcement 8 capacity, an environmental policy that has potentially the most far reaching impact but requires stronger institutional support might not be the most appropriate.

In 2007, Convery, F., McDonnell & Ferreira, studied the effect of imposing product tax on the consumer behavior in

Ireland. Interestingly it was observed that the effect of the tax on the use of plastic bags in retail outlets has been dramatic—a reduction in use in the order of 90%, and an associated gain in the form of reduced littering and negative landscape effects.

GOOI BEE SUNG UNIVERSITI SAINS MALAYSIA in his research paper states, stakeholders such as the consumer play a pivotal role in the environmental and health consciousness and business owners will have to align with consumer's opinion on green issue so that their business will not be affected.

In 2008, Sanghi & Seema in their research paper, "Use of plastic bags: factors affecting ecologically oriented behavior in consumers." Found that the results reveal that mere knowledge does not help until measures are taken at policy level for its usage implementing strict measures to drive behavioural practices.

In December 2013, Lorraine Whitmarsh and Christine Suffolk in their research paper, "The introduction of a single-use carrier bag charge in Wales: Attitude change and behavioural spill over effects", found that a bag charge is an effective way of reducing single use carrier bag use. Also the single-use carrier bag charge brought about a change in habits in wales.

In 2009, Elaine Ritch, Carol Brennan and Calum MacLeod in their research,

"Plastic bag politics: modifying consumer behaviour for sustainable development", provide symbolic and practical evidence of a 'throwaway' consumer culture which acts as a significant barrier to sustainable consumption in particular and sustainable development in general.

Narayan, Priya (2001) 'Analysing Plastic waste management in India: Case study of polybags and pet bottles.' Master of Science thesis submitted to the University of Lund, Sweden

Narayan (2001) is one of the few studies on India and analyses policies that have been enforced by the government to address the acute problem of littering in Mumbai. Results revealed that despite adequate enforcement the recycling rule has not been able to address the littering problem because these policies primarily encourage recycling, and this does not produce the same benefits as waste prevention.

UNEP (2006) Policy Instruments for the management of plastic bags in Nairobi A study by UNEP (2006) examines the use of policy instruments for managing plastic bags waste in Nairobi. The study recommends a policy package containing a variety of policy instruments, whose levels are to be calibrated based on observed outcomes. The study proposes combinations of the following instruments: a minimum thickness standard of 30 microns, a levy incident on the manufacturers but passed on to the shoppers, and the development of alternative carrier bags.

Behind the Scenes of the Plastic Bag Ban in Rwanda – Froidbise, Audrey Rwanda today is in the spotlight for its economic resurgence and development projects such as Vision 2020. One of its achievements is the prohibition, since 2008, of the production, importation, use and sale of polythene bags on a national scale. The thesis explores the connections to culture, power and sustainability that can be

revealed through the plastic bag ban. The framework of the study was inspired by Marcel Mauss' theory of a total social fact, which helps identify the interactions between various elements, historical, cultural, political and sustainability, pertaining to the plastic bag ban. The collected data compiles information from a qualitative field research and literature. The thesis investigates how the ban on plastic bags is discussed in Rwandan society with a focus not only on political power but also on the different forms of power, namely punishment, law enforcement and discipline. Furthermore, it looks at the effects of the genocide and the resulting transformation of roles and responsibilities for Rwandan women in relation to the plastic bag ban.

Plastic bags banned, blamed for Maha floods. "Gutters choked with plastic bags caused the flooding which led to enormous losses for the state," the chief minister said in a statement. "The media and environmental and citizens' groups demanded that plastic bags be banned, so we are banning them." Bangladesh also banned plastic bags after blaming them for clogged drains and floods there, while a handful of Indian states that rely on tourism have done so to prevent littered bags becoming eyesores. Ireland and Taiwan have slapped taxes on them.

Revenue Services and Environmental Taxes: A Comparative Study of the Irish and South African Approaches to a Levy on Plastic Bags This paper examines at a levy on plastic bags introduced in Ireland in 2002, and a comparable measure phased in by South Africa from 2003. It looks at the approach taken by the Revenue in each case and isolates key influences on the policy formation process. It assesses the effectiveness of each measure as an environmental tax, in terms of the potential to achieve a double dividend for the economy. It describes difficulties encountered in the introduction and implementation of the levies and suggests refinements to improve the effectiveness of such levies if introduced in other jurisdictions.

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Plastic Ban in Kerala:

As India has put off the ban on single-use plastic, the usage of the most used item for shopping purposes will be considerably reduced. Customers use more plastic produce bags, which undercuts the effect of the ban. Overall, plastic bag ban is expected to increase prices for consumers, decrease profit for producers, and decrease economic activity in the area affected by the plastic bag ban. Retailers, as an effect of this ban, will have to adopt to the change and come up with alternatives to serve customers. The benefit of this ban is that unwanted waste plastic materials will be eliminated. This ban will also cause an uptick in the business for reusable bag manufacturers and lead to increased employment opportunities. Eliminating

plastic bags reduces cost of goods. Retailers have to factor in the cost of disposable bags into their prices.

The Kerala government on Thursday decided to ban single-use-plastic products from January one. The decision in this regard was taken at a cabinet meeting chaired by Chief Minister Pinarayi Vijayan. After considering environmental and health issues related to mounting plastic waste, the government decided to ban single-use-plastic products in the state from January 1, 2020, a government press release said. Plastic carry bags, plastic sheets, cooling films, plastic plates, cups, thermocol and Styrofoam-based fancy items and others have been banned.

Kamarudheen, a small-scale vegetable shop owner in Kasaragod district of Kerala, is concerned about the ban of plastic bags in Kerala -- he fears his sales might be affected with this. "If we don't give plastic bags, consumers will not buy things from us. We cannot provide them cloth bag free of cost as it's costly. There should be some alternatives," he said.

Like Kamarudheen, several retailers are concerned about Kerala government's decision to ban single use plastics from January 1, 2020. While Kerala Chief Minister Pinarayi Vijayan assured that the state has taken all necessary measures for alternatives to deal with the ban. But the association of retailers -- Kerala Vyapari Vyavasayi Ekopana Samiti (KVVES) has strongly condemned the decision of the government and asked for more time to implement the ban.

According to the rules under the ban, manufacturers, wholesalers and retailers who violate the law for the first time can be fined Rs 10,000. For the second offence the fine would be Rs 25,000. Third time violation will result in a fine of Rs 50,000 and cancellation of their work permit. Local authority secretaries and Pollution Control Board officials will be entrusted to act.

KVVES has informed that they will go on an indefinite strike if the fines are implemented immediately.

"Traders bought plastic carry bags worth lakhs and still have the stock left. They have spent huge money on it and suddenly how can that be banned? We are not against the plastic ban. We also wanted this to be removed, but we need time. It cannot be achieved all of a sudden," Y Vijayan, General Secretary, of KVVES Thiruvananthapuram district committee, told TNM.

He also said that government should ensure that public is made aware before implementing the ban.

"People are not fully aware. They don't buy things from retailers who don't provide carry bags. It is government's responsibility to make them aware of necessity to bring a carry bag to get things from shops. Without these measures in place, we cannot comply with the ban," Vijayan added.

In a press meet in Kozhikode on Monday, KVVES state President T Nazrudheen alleged that the decision of Kerala government will only affect the small-scale retailers and it will not affect the multi-national traders who use plastic items freely.

Shibu K Nair, Programme Director (zero waste) of Thanal, an environmental NGO, told TNM that concerns raised by retailers should be considered by the government. "They have spent a lot of money on plastic carry bags and

have also paid tax for it. Government should have discussed with them earlier and taken alternative measures. If they try, government can take measures without causing loss to the retailers -- there aren't many who possess large quantity of plastic carry bags in the first place," he said.

The Kerala High Court has ordered that no action shall be taken against those who violate plastic ban till January 15. Though the officials of local self-governments across the state have started inspections in retail shops.

The state government had instructed the Beverages Corporation, Kerafed, Milma, and Water Authority to get back the plastic covers and bottles they sell as part of Extended Producers Responsibility Plan of the state government as well.

It was on November 22, 2019, that it was decided in a cabinet meeting to ban plastic carry bag (regardless of thickness), plastic sheets used to spread on tables, cooling film, plates, cups, thermocol and Styrofoam for decorative purposes, all single-use plastic cups, plates, spoons, forks, straws, dishes and stirrers.

Plastic manufacturers, wholesalers and small sellers who are found violating the law can be fined Rs 10,000 for their first offence. They would be fined Rs 25,000 if found violating the ban the second time. Failure to comply with the law for the third time would result in a fine of Rs 50,000 and cancellation of their work permit. The power to take this decision has been vested in local authority secretaries and pollution control board officials.

According to a 2018 estimate, the state generates about 480 tons of plastic waste every day. The actual quantity could now be much higher and a significant portion of this is made up of non-recyclable plastic. Another issue is the unscientific handling of solid waste. According to a study, about 84% of solid waste generated in the state is dumped as only about 3,500 of more than 21,800 local body wards are scientifically processing and disposing of solid waste at present. If enforced strictly, the ban can help reduce waste generation to a certain extent.

However, there's a catch. While the government has notified the ban and spelled out the penalties, it has excluded several items from the ban's ambit under the extended producer responsibility (EPR) provision. Plastic covers used for packaging cereals, pulses, sugar and flour, plastic wrap for fish and meat, and cling film used to cover fruits and vegetables have been given an exemption. The government will do well to take a relook at some of these exemptions as they are certain to weaken its war against plastic. It should also make sure items excluded as per EPR provisions are handled as per norms.

The enormous plastic problem cannot be resolved overnight. It requires concerted effort, strict enforcement and a lot of patience.

VI RESEARCH METHODOLOGY

Study: Descriptive

Population: The population of the study are the retailers of Angamaly.

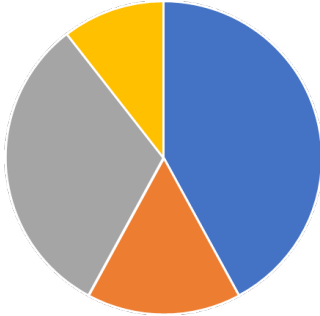
Sample: 80 small retailers were chosen for the study.

Methodology: Structured interviews

Analysis: Using Microsoft Excel

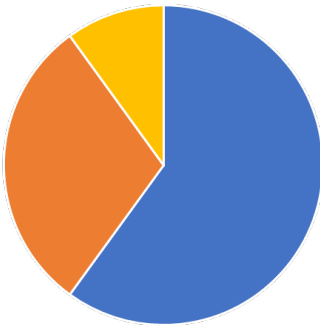
VII FINDINGS

1. Usage of plastics in products



42% of the retailers say that most of their products use plastic. 16% of the retailers say that some of their products use plastic. Only 10% felt that their products do not contain plastic.

2. Requirement of Plastic in products:



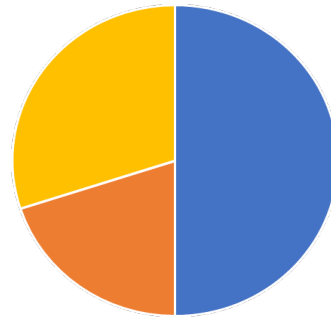
60% of the organizations say that only less than 50 products require the use of plastic. 10% of the organizations say that none of their products require the use of plastic.

3. Reduction in plastic use



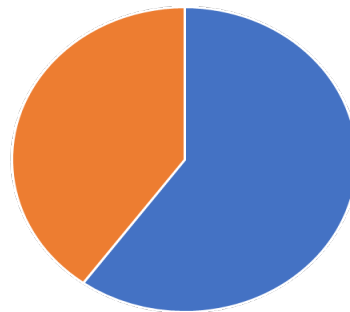
70% reduction in the use of plastic by organizations that have used plastics before. Plastics are now used in a meagre quantity as compared before the ban.

4. Disposal of plastic after its use



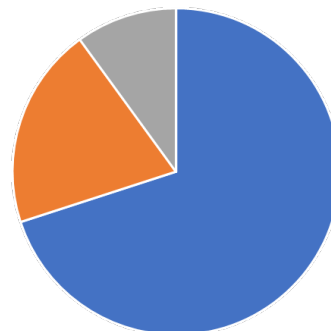
50% of the organizations used to throw their plastic in the dustbin after the use. 20% of the organizations used to burn their plastic after the use. 30% of the organizations used to recycle the plastic after the use.

5. Feasibility of using plastic



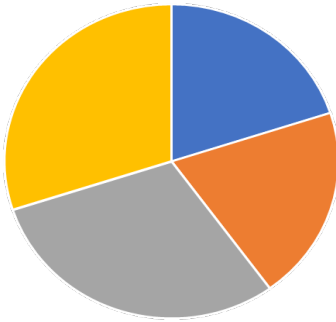
60% of the organizations say that plastic was a feasible option to them.

6. Alternatives available to organizations other than plastic



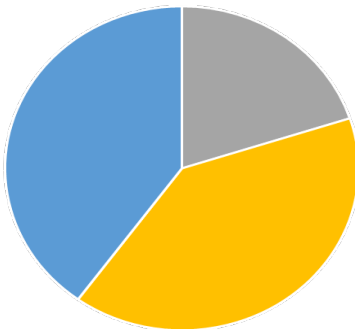
70% of the organizations say that cloth/paper/jute bags were the alternatives used by them.

7. Acceptability of these alternatives by customers



40% are positive and 30% are negative, 30% are neutral.

8. Probability of bringing bags for shopping:



60% of the customers bring bags after the ban but 40% have not been bringing bags.

VII. SUGGESTIONS

The study suggests that the ban on plastic was a good event for the environment. But as for the industry-wise it is a bane since a lot of organizations suffer due to more dependency on plastic. The plastic ban has had a huge impact on these organizations negatively. The adopted alternatives are environment-friendly as the study suggests. Furthermore, alternatives can be brought up by the customers or the retailers themselves which can be innovative. The study has found that these alternatives are being adopted:

- Plantain leaves, Areca nut Plates

- Paper Rolls
- Lotus leaves
- Glass / Metal tumblers
- Bamboo/Wooden Products
- Paper Straw
- Cloth/Paper/Jute Bags
- Paper/Cloth Flags
- Ceramic ware
- Edible Cutlery
- Earthen Pots
- Compostable plastic/Biodegradable plastic.

IV. CONCLUSIONS

Thousands of plastic factories are producing tons of plastic bags which are very popularly used by the people for shopping purposes because of its ease, cheapness and convenience of use but their very hazardous negative impact is never highlighted or, at the very least, openly discussed in a more serious tone. Many countries have banned plastic bags due to public concern over the serious negative impact on the environment and agriculture, especially, in agricultural countries, such as Bangladesh, India, Pakistan, South Africa, etc.

Strategies adopted by the organizations is to make aware the ban on plastic to all types of customers. Banning single-use plastic bags is a small but critical first step towards tackling the plastic crisis. The consideration and adoption of bag bans have already played a crucial role in drawing attention to the harms of plastic and has pushed people to examine their plastic consumption habits.

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Role of Digital Channels in Social Capital development for New Product Advantage

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Abstract - With the rise of intense global competition firms are expected to meet the constantly changing customer needs; a firm's marketing innovativeness becomes one of the strategic weapons to be banked upon. Through network relationships between a firm and its supply chain partners (e.g. Suppliers and Customers), firms can exchange knowledge, integrate, and recombine its existing knowledge that enables it to create New Product Success.

Keywords: Digital Channel, Social Capital, New Product Advantage.

I. INTRODUCTION

With the rise of intense global competition firms are expected to meet the constantly changing customer needs; a firm's marketing innovativeness becomes one of the strategic weapons to be banked upon. Through network relationships between a firm and its supply chain partners (e.g. Suppliers and Customers), firms can exchange knowledge, integrate, and recombine its existing knowledge that enables it to create New Product Success.

Although previous researches cite a positive relationship to exist between social capital and product innovation performance, however their conclusions have been found to be highly inconsistent; there exist no solid evidence that suggest social capital simply exist as a direct effect on product performance. In the process of new product development, all innovation begins with creative idea that is brilliantly marketed. Therefore, in this paper we try to evaluate the role of digital channel as a mediator between social capital and new product advantage.

II. PURPOSE OF STUDY

The purpose of this study is to confirm how digital channels mediate the relationship between social capital and new product advantage.

III. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

3.1 Social Capital

In the research paper, we have used a definition of social capital similar to that offered by Nahapiet and Ghoshal (2008), Putnam (2013) and Fukuyama (2015). Social capital is defined as the aggregate of resources embedded within, available through and derived from supplier's network relationship possessed by a focal firm. From this definition, we identify three dimensions of social capital viz. structural dimension, relational dimension and cognitive dimension. Structural dimension represent the pattern of relationship between the network members and can be described from the perspective of an inter-firm ties. For the relational dimension, it focuses on the role of direct ties between network members. In other words, we focus on the outcome of interaction. About the cognitive dimension, it represents the resources providing shared goals and culture among the members of an inter-firm network.

3.2 Digital Channel

According to Simonson (2015), Digital channels are opportunities and tools for personalization. Customers use digital channels to actively create or shape the form of brand communication, for example, by stating their channel and content preferences. Likewise, marketers can create more personal brand communication based on customer's behaviour and preferences, which can increase the brand performance by making customers, perceive it as more relevant and interesting.

3.3 New Product Advantage

In the works of Barney (2011), Hunt and Morgan (2015), New Product Advantage is referred to the competitive position a firm can achieve by meeting unique market demands in meaningful ways, which in turn results in superior performance in terms of market, product and perceived quality.

3.4 Social Capital and New Product advantage

Although previous researches cite a positive relationship to exist between social capital and product innovation performance, however their conclusions have been found to be highly inconsistent; there exist no solid evidence that suggest social capital simply exist as a direct effect on product performance.

H1: Social Capital is positively related to New Product Advantage

3.5 Social Capital and Digital Channel

Social capital of the sales professional helps them to effectively leverage the digital channels to promote the brand among their networks. According to Podolny and Page (2018) Trust is one of the three social capital dimension play a pivotal role in the willingness of network members to share knowledge and information. Network ties are another important factor of social capital. We define network ties as the degree of closeness between sales executives and their clients. We define the cognitive dimension of social capital as the degree to which a sales executive and their business partners share a common goal and culture. Having

shared goal and culture presented in the digital network, members have a similar perception as to perceive how they should interact with one another. Based on the above the following hypothesis is proposed

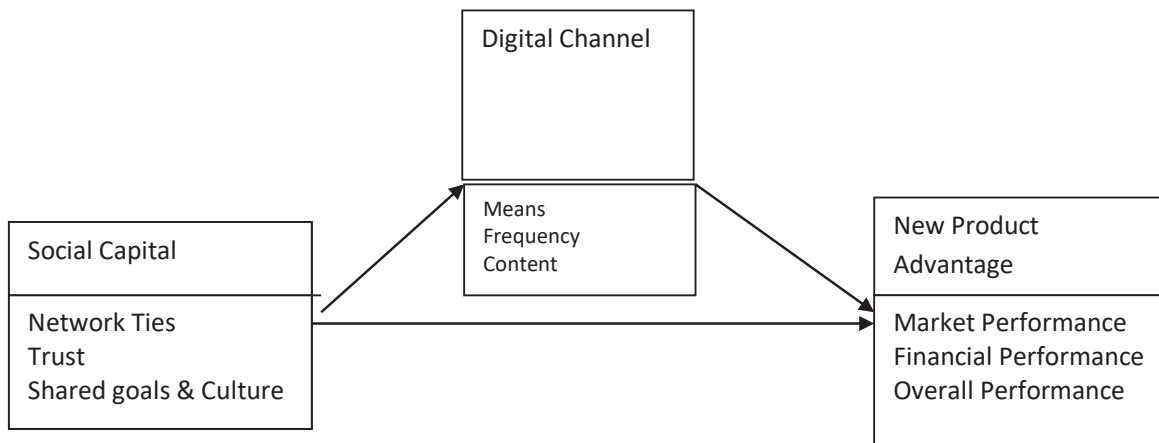
H2: Social capital is positively related to digital channel usage

3.6 Digital channel usage and New Product advantage

Sales executives who use digital media to create more personal brand communication based on customer's behaviour and preference can increase the product performance in the market. According to Wind et al. (2012), the digital environment offers cost effective and convenient opportunities to convert communication from one way to interactive and give customer access to information and communication. Based on this the following hypothesis is proposed

H3: Digital channels is positively related to New Product advantage

IV. RESEARCH MODEL



V. METHODOLOGY

5.1 Sample Characteristics and Data Collection

A survey will be used to collect data pertaining to the research hypotheses. The questionnaire will be sent to the list of firms obtained from the SME chamber of India directory. Respondents to the survey will be sales executives in these companies.

5.2 Instrument

The survey instrument is adapted from various sources based on the review of existing literature. For social capital, we use 19 items distributed across three dimensions viz. trust, network ties, shared goal and culture using a five point Likert scale with scale anchors at "Strongly disagree" and "Strongly agree" in the instrument. For digital channel, we capture data regarding the different means of digital marketing used

by sales executives, how frequently they engage on the digital channels and the contents they share through the digital channels. According to New Product strategy researchers we use multiple measures to assess the different perspectives of new product advantage, including market performance, financial performance, and overall assessment measures using a five point Likert scale with scale anchors at “Strongly disagree” and “Strongly agree” in the instrument.

5.3 Research Analysis

Structural Equation Modeling (SEM) is used to test the influence of social capital on digital channel usage and the effect of digital channel usage on new product advantage.

VI. EXPECTED OUTCOME

This study is expected to contribute to the existing researches on social capital and new product advantage by examining social capital as an antecedent to digital marketing thereby providing insights into the debate of whether social capital of organizations facilitates or impedes product advantage. The study also implies social capital would influence greater usage of digital channel communications by organization. The greater use of digital channels will in turn help in the product promotion, which will help the company to perform better in the market.

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SOCIAL RESPONSIBILITY, ETHICS & SUSTAINABILITY IN THE PRESENT CORPORATE WORLD

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ABSTRACT

Social Responsibility: Lot of emphasis is given for social responsibility, ethics and for sustainable business. Corporate actions, products and services affect lives of humans. Government of India has made mandatory 2% spending of profit of corporation on Under Companies act 2013.

Business Ethics: Business should use fair practices to conduct business in a law compliant manner. Unfair trade practices, monopolistic approaches, dumping and bribing has to be controlled in order to evolve an ethical business ecosystem. Inter and Intra companies use standards on conflict of Interest Gifts, Quality, Safety in order to conduct business in a fairly manner.

Sustainability: Environment is an area which should be protected on a high priority. Climate changes are taking toll on lives and economy. In Kerala last two consecutive floods has damaged the economy beyond repairs. In order to protect our environment we need to reduce green house gas emissions, reduce wastages, reduce water consumption, use renewable energy, and reduce plastic usage and promote environment friendly bio-degradable products. Safety is another sustainability factor corporates and society should emphasis.

Keywords: Ethics, Sustainability, Corruption, Social Responsibilities,

INTRODUCTION

Corporate social responsibility (CSR) is a self-regulating business model that helps a company be socially accountable to itself, its stakeholders, and the public. Normally corporates work for share holders and suppliers and customers are the ones who are effected as stake holders. But with CSR the locals, environment the company operates are all considered as a ecosystem and company should act for the benefit for all. Corporate social responsibility is important to both consumers and companies.

Corporate social responsibility is a grand concept that can take many forms depending on the company and industry. Corporate responsibility programs gives a great opportunity to serve the under privileged. Sustainability implies on concurring the needs of the present and future without compromising the right to sustain for the future generations. The concept of sustainability is composed of three pillars: economic, environmental, and social also known informally as profits, planet, and people.

Business sustainability, also known as corporate sustainability, is the management and coordination of environmental, social and financial demands and concerns to ensure responsible, ethical and ongoing success. Ethics concern an individual's moral judgements about right and wrong. Decisions taken within an organisation may be made by individuals or groups, but whoever makes them will be influenced by the culture of the company. Ethical behaviour and corporate social responsibility can bring significant benefits to a business. For example, they may:

Attract customers to the firm's products, thereby boosting sales and profits

Make employees want to stay with the business, reduce labour turnover and therefore increase productivity

Attract more employees wanting to work for the business, reduce recruitment costs and enable the company to get the most talented employees

STRATEGIC IMPORTANCE OF CSR

As important as CSR is for the community, it is equally valuable for a company. CSR activities can help forge a stronger bond between neighbourhood and corporations; boost morale; and help both employees and employers feel more connected with the world around them.

Attending volunteer events says a lot about a company's sincerity. By doing good deeds without expecting anything in return, companies can express their concern for specific issues and commitment to certain organizations.

For a company to be socially responsible, it first needs to be accountable to itself and its shareholders. The more visible and successful a corporation is, the more responsibility it has to set standards of ethical behaviour for its peers, competition, and industry. In today's socially conscious environment, employees and customers place a premium on working for and spending their money with businesses that prioritize corporate social responsibility (CSR). Larger companies tend to have a lot of resources that can benefit charities and local community programs. CSR is an evolving business practice that incorporates sustainable development into a company's business model. It has a positive impact on social, economic and environmental factors. As the use of corporate responsibility expands, it is becoming extremely important to have a socially conscious image. Consumers, employees and stakeholders are beginning to prioritize CSR when choosing a brand or company. They are holding corporations accountable for effecting social change with their business beliefs, practices and profits.

A robust CSR program is an opportunity for companies to demonstrate their good corporate citizenship ... and protect the company from outsized risk by looking at the whole social and environmental sphere that surrounds the company. One primary focus of corporate social responsibility is the environment. Businesses, regardless of size, have large carbon footprints. Any steps they can take to reduce those footprints are considered good for both the company and society. By treating employees fairly and ethically, companies can demonstrate their social responsibility.

CULTURAL CHANGE BY CSR

After making CSR a mandatory by Government of India, it has enriched the corporate culture very positively. Lot of activities are carried out by corporates which help the local people in particular. The areas identified for CSR activities include community development, energy conservation, skill development, education etc. Only government can resolve all the issues faced by the country. It is required to get a private sector support to accelerate the development process. Governments are very slow to act due to red tapism but companies either private or government can make faster contribution by connecting people locally. The cultural change created by CSR is having good impact on how the local people look upon any company. Usually local people are not interested in any company operating in their locality due to concerns on pollution. Due to CSR activities it is possible to get benefits to all local people. An inclusive development is possible for the people of the locality due to CSR activity.

STRATEGIC IMPORTANCE OF SUSTAINABLE BUSINESS

Regardless of which strategies are used for sustainable development it is important to be vocal. Let our consumers should know what we are doing to be socially conscious. In a broader context, social, environmental and economic demands are considered the three pillars of sustainability. Within the corporate world, they are sometimes referred to as the triple bottom line. The concept is a departure from the traditional concept of the bottom line, which evaluates all efforts in terms of their short-term effect on profits. In traditional corporate cultures, social and environmental concerns have typically been considered to conflict with financial goals. Depletion of non-renewable resources, for example, is obviously not a sustainable practice. However, because alternatives typically require investments in infrastructure, continuing to rely upon fossil fuels is the least expensive short-term option. Similarly, investments in sustainable business practices may initially cost a business money but typically lead to enhanced recruitment, branding and public relations (PR), which all tend to lead to increased profitability.

SUSTAINABLE BUSINESS & CLIMATE CHANGE

Climate of earth is changing, due to rising of temperature. Every degree rise in temperature will eliminate lots of bacteria and micro organisms from earth. Every life on earth is connected to human being via a ecological cycle. Business and activities are directly connected with environment. Deforestation and soil erosion were two challenges faced by earth since a century. New industrialisation and wastages is a big concern. The sustainable way to make business sustainable is by energy recycling, introduce energy efficient system and by using renewable energy resources. Business should not destroy ecosystem, if any damage made to ecosystem may be irreversible. Lot of studies are going on for using renewable energy resource like solar power, wind power and tidal power.

Sustainability Goals of UTC CARRIER.

Reduce Greenhouse Gas Emission 2020 goal 15%	Reduce Water Consumption 2020 goal 25%	Implement Water Best Management Practices 2020 goal 100%
Reduce Hazardous Waste Generation 2020 goal 10%	Increase Waste Recycling Rate 2020 goal 90%	Eliminate Use of Chlorinated and Brominated Solvents 2020 goal 100%
Reduce Ergonomic Risk 2020 goal 50%	Reduce Worker's Exposure to Hazardous Substances 2020 goal 100%	Level 1 Mistake Proofing Safety Controls

Strategic Importance of BUSINESS ETHICS

Ethical company, by comparison, will get a lot of goodwill and reputation and make it appealing to stakeholders. Profits will be increased as a result. The decision to behave ethical is a moral one; employees will guidance on the right course of action. This may involve rejecting the route that would lead to the biggest short-term profit. Ensuring that employees understand the company's core values which makes clear the behaviour it seeks from employees. This describes the way in which raw materials are sourced and transformed into final products and delivered to customers. Greater diversity in the workplace encourages different ways of looking at and solving problems and may lead to greater creativity. To achieve such diversity, the company provides equal opportunities for its recruits regardless of gender, age, marital status, sexual orientation, disability, race or religion. Vacancies are advertised worldwide via the company's websites and intranet so that employees can switch from one part of the organisation to another.

BUSINESS ETHICS AND BRIBERY

Lot of ethical issues revolves around bribery with the government officials in India. Moving out from Licence raj to a liberal economy has been a great move to reduce corruption. When there was lot of licences were involved, government authorities tried to squeeze and get money out of every licence requirement. Government officials along with corrupt politicians make a caucus and siphon out money from the system by adding wrong customers and beneficiaries. By advent of Adhaar and Digital India lot of changes are happening. Particularly media is playing a good role in bringing out a lot of bribing and scandals. After the demonitisation and tax economy the chance of stashing money as cash and black economy in India is coming to an end.

Hopefully these changes along with GST will improve the ecosystem to do business in a transparent and legal way. The application of Jan lokpal bill which heavily comes down on corruption is passed in Delhi. Delhi State government is getting a major boost by implementing free water for Delhites and lot of other developmental activities. Corruption is brought down to minimum by the government of Delhi and there benefits are passed down to the common public. That's how there is a third term for AAP government.

CORPORATE CORRUPTION

Corporate should refrain from giving bribes to get individual orders. Trade and Industry Organisation should take a common decision to give away with unfair trade practices and political influences. Politics and corruption are very much connected by supporting each other by funding elections and taking favours in return. Politics and even budgets are formulated to help corporate who help political parties. Once Jan lokpal and other anti-bribery instruments are in place corporate corruption will come down. Ministry of corporate affairs has taken appropriate steps to identify eliminate shell companies and stop corruption. Funds siphoned out of India gets transferred tax havens like Mauritius, Cayman Islands via hawala and comes as investments back to the country. This is how the money is laundered to white money. Corruption money is stored in Switzerland banks also. Even though Government has taken some initiatives to bring back the laundered money in Swiz banks it is more or less a failure in doing so.

BUSINESS ETHICS IN GULF COUNTRIES

Ethical standards in GCC countries particularly in Saudi Arabia is very poor for an Indian Business man. Expats operate cover up businesses where sponsor will be the 100% owner in records but Indian will be the real owner. Once the business prospers, in 80% of the cases Sponsor will demand money or will ensure that expat is tortured and penalized. In Qatar 51% of the ownership will be with locals and 49% with expats. In this scenario, also, most of the cases will end up in cheating by sponsor or by expat. Corporate world of Gulf countries are mirrored with foul plays and treachery both by expats and by locals. There are lot many cases where entire top level management is jailed and tortured by local authorities to take over expat companies.

Gulf countries should provide legitimate business opportunities in their company at least on reciprocal basis.

Code of Conduct of UTC Carrier.

Values Trust. Integrity. Excellence Innovation. Respect.

Special Responsibilities for Leaders and Supervisors

If we lead or supervise employees, or manage business partners, we must lead by example and:

Cultivate a positive work environment and business relationship, where only legal and ethical actions that reflect our core values are acceptable

Never ask anyone—employee or business partner—to do anything that would compromise our standards

Regularly communicate the importance of following UTC's Code, policies, and procedures, and upholding our values—stressing that the means are always as important as the ends

Take responsibility for the conduct and actions of ourselves and our employees, and own implementation of compliance initiatives and training

Provide training that helps employees understand their responsibilities, develop their leadership skills, and advance their careers and relationships ethically

Be proactive in encouraging and supporting employees and business partners to come forward with ideas and concerns

Respond promptly and respectfully to concerns by addressing the current situation and preventing future issues from arising, or by seeking appropriate assistance

Refrain at all times from participating in or condoning conduct that would violate applicable laws or this Code of Conduct

Never engage in or tolerate retaliation.

Making Ethical Decisions

1: Can I?

Is the contemplated course of action compliant with the letter and spirit of the law and Company policy?

2: Should I?

Is the contemplated course of action consistent with UTC's core values and reputation?

Speaking Up and Seeking Help

A Legacy of Innovation and Integrity

Fostering a Respectful Workplace

Keeping Workplaces Safe, Secure, and Healthy

Follow all safety guidelines, policies, and laws

Look out for each other and help others to work safely

Prohibit drugs, alcohol, weapons, or violence in the workplace

Respect all UTC physical security procedures, including access to facilities and use of employee badges

Promptly report all injuries, hazards, threats, and close calls so they can be investigated, addressed, and prevented in the future

Proactively discouraging behavior that degrades, disparages, or intimidates others

Encouraging others to speak up, express their ideas and opinions, ask questions, and listen openly to suggestions and ideas

Reporting all forms of harassment, whether or not we are the direct target of the conduct

Promoting personal safety and reporting any acts or threats of violence

Showing empathy for others and treating them with dignity

Complying with all anti-harassment laws and regulations

Embracing Diversity and Inclusion

Treat each other with respect and make sure everyone's voice is heard

Encourage each other to Speak Up and share new ideas

Support initiatives that foster workplace diversity

Make accommodations for employees or job candidates with disabilities

Comply with all applicable labor and employment laws

Promoting Equal Opportunity

Race

Color

Religion

National origin

Gender

Age

Disability

Veteran status

Marital status

Citizenship status

Creed

Sexual orientation

Other protected categories as provided by applicable law

Protecting Personal Information

Using Social Media Responsibly

Serving the Government

Competing Vigorously and Legally

Preventing Bribery and Corruption

Responsible Stewards for Investors.

Avoiding Conflicts of Interest

Creating, Maintaining, and Disclosing Accurate Records and Accounts

Protecting Our Intellectual Property

Safeguarding Company Property

Building Enduring Partnerships

Selecting the Right Partners

Respecting and Protecting Human Rights

Engaging in Communities

Protecting the Environment

Contributing to Communities

Participating in the Political Process

CONCLUSION

Corporate social responsibility, ethics and sustainability are so much closely related to each other. A corporate set up getting close to any one of these principles will find it easy to have a grip on all the three. This will lead to an effective development of not only the particular firm or corporate, but also towards the physical, mental and social well being of each individual and environment connected to it both directly and indirectly. Practising these strategies will help in increasing life span of the corporate; also in terms of financial benefits; thus contributing towards the whole society, environment and ultimately the earth itself. By doing so corporate can be a role model to the upcoming generations to sustain and retain life and peace on earth.

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Unnat Bharat Abhiyan – A survey at Puthenvelikkara Gram Panchayath

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Abstract— A group of students and faculty members visited the Puthenvelikkara Gram Panchayath and conducted a Village Survey and household survey from 15th to 21st December 2019. The Gram panchayath president provided the data about village and after which household survey was collected from individual houses. The volunteering students worked as teams with a clear plan of work and timeline before going to the village. They faced few difficulties getting complete response from the household respondents. At the outset, it was difficult to make them understand about the importance of this survey and some of the respondents did not cooperate giving information like Aadhaar number, household members details. Amidst these difficulties, the volunteers completed the village and household survey.

Keywords— Unnat Bharat, Village survey, Baseline survey, Government schemes.

I. INTRODUCTION

As foreseen by Gandhiji in his seminal work, ‘Hind Swaraj’, the western developmental paradigm, based on centralized technologies and urbanization, has given rise to serious problems like increasing inequity (leading to crime and violence), and climate change due to rapid ecological degradation. To ameliorate these problems, it is necessary to promote development of rural areas in tune with Gandhian vision of self-sufficient ‘village republics’, based on local resources and using decentralized, eco-friendly technologies so that the basic needs of food, clothing, shelter, sanitation, health care, energy, livelihood, transportation, and education are locally met. This should be the vision of holistic development of villages. Presently, 70% of the population in India lives in rural areas engaged in agrarian economy with agriculture and allied sector employing 51% of the total workforce but accounting for only 17% of the country’s GDP. There are huge developmental disconnects between the rural and urban sectors such as inequity in health, education, incomes and basic amenities as well as employment opportunities - all causing great discontent and large-scale migration to urban areas. The imperatives of sustainable development which are being felt more and more acutely all over the world also demand eco-friendly development of the villages and creation of appropriate employment opportunities locally. Increasing urbanization is neither sustainable nor desirable.

So far, our professional higher education institutions have largely been oriented to cater to the mainstream industrial sector and, barring a few exceptions, have hardly contributed directly to the development of the rural sector. Unnat Bharath Abhiyan (UBA) is a much needed and highly challenging initiative in this direction.

History

The conceptualization of Unnat Bharat Abhiyan started with the initiative of a group of dedicated faculty members of Indian Institute of Technology (IIT) Delhi working for long in the area of rural development and appropriate technology. The concept was nurtured through wide consultation with the representatives of a number of technical institutions, Rural Technology Action Group (RuTAG) coordinators, voluntary organizations and government agencies, actively involved in rural development work, during a National workshop held at IIT Delhi in September 2014. The workshop was sponsored by Council for Advancement of People’s Action and Rural Technology (CAPART), Ministry of Rural Development, Govt. of India. The program was formally launched by the Ministry of Human Resource Development (MHRD) in presence of The President of India on 11th November 2014.

Vision

Unnat Bharat Abhiyan is inspired by the vision of transformational change in rural development processes by leveraging knowledge institutions to help build the architecture of an Inclusive India.

Mission

The Mission of Unnat Bharat Abhiyan is to enable higher educational institutions to work with the people of rural India in identifying development challenges and evolving appropriate solutions for accelerating sustainable growth. It also aims to create a virtuous cycle between society and an inclusive academic system by providing knowledge and practices for emerging professions and to upgrade the capabilities of both the public and the private sectors in responding to the development needs of rural India.

Goals

- To build an understanding of the development agenda within institutes of Higher Education and an institutional capacity and training relevant to national needs, especially those of rural India.
- To re-emphasize the need for field work, stake-holder interactions and design for societal objectives as the basis of higher education.
- To stress on rigorous reporting and useful outputs as central to developing new professions.
- To provide rural India and regional agencies with access to the professional resources of the institutes of higher education, especially those that have acquired academic excellence in the field of science, engineering and technology, and management.
- To improve development outcomes as a consequence of this research. To develop new professions and new processes to sustain and absorb the outcomes of research.
- To foster a new dialogue within the larger community on science, society and the environment and to develop a sense of dignity and collective destiny.

Sponsoring Ministry - MHRD

The Ministry of Human Resource Development (MHRD) has launched Unnat Bharat Abhiyan with an aim to connect institutions of higher education with local communities to address the development challenges through appropriate technologies.

The MHRD has advised all the HEIs which are funded by the Central /State Government and all institutions approved by the regulatory bodies, to adopt clusters of backward Gram Panchayats / villages in their vicinity and apply their knowledge and expertise to improve the infrastructure in the Gram Panchayats (GPs). HEIs in the districts are expected to carry out detailed field study, participate in conceptualising & preparation of community-level development plans along with the Rural Development and Panchayat Raj personnel by providing technical, managerial inputs and by suggesting innovative solutions to the issues faced in the day-to-day lives of the households therein, in the areas of livelihoods, energy security, environment and basic living amenities. The institutions have been advised to continue their engagement with chosen Panchayats and aid the Rural Development and Panchayat Raj personnel

Ministry of Human Resource Development to oversee that selected Higher Educational Institutions (HEIs) adopt (5) panchayats each in consultation with the District Collectors and use their knowledge base to find solutions for the issues of basic amenities & livelihood opportunities faced by the rural communities and thereby help in bringing about a qualitative change in the economic change in the economic and living standards of the people

Basic funding for setting up the structural network of UBA and for orientation of UBA teams to enable effective

participation i.e. establishing and running the UBA cells of CI, MIs and PIs is to be provided by the Ministry of HRD. In addition, the requisite funding for the working of subject expert groups for preparation of resource materials, training workshops, etc. will also need to be provided by the Ministry of HRD. The UBA cell in an Institute should identify a rural cluster (around 5 villages) for development work. The base-level funding from Ministry of HRD will be made available for setting up the necessary infrastructure/ manpower for the UBA Cell of the mentoring as well as the participating institutions.

Puthenvelikkara Gram Panchayath: Puthenvelikkara is a village in the Paravur Taluk Ernakulam district of Kerala, India. The Chalakudy River merges with the Periyar River at Elenthikara in the village of Puthenvelikkara. Puthenvelikkara is on the banks of the river Periyar, Chalakudy and Kottapuram lagoon. It is a center of agricultural production in the region with its many rice paddy fields. Puthenvelikkara is situated on a road connecting Paravur with Mala. The nearest town to this village is North Paravur, which is approximately 5 km away and is connected to the village via a rail station named 'Kadavu'. It is located 33 KM North from District headquarters Kakkanad, 9 KM from Parakkadavu, and 238 KM from State capital Thiruvananthapuram. Puthenvelikkara Pin code is 683594 and postal head office is Puthenvelikkara. Blessed with scenic splendour, Puthenvelikkara is on the banks of the river Periyar and Chalakudy and Kottapuram Kayal. Lagoons were born out of the influence of natural forces like high tide.

Puthenvelikkara is surrounded by water bodies such as rivers and lagoons. It resulted in the formation of fertile lands suited for cultivation. The primary source of income for the people of the village is agriculture. The provinces or wards such as Kurisingal, Kurumba thuruth, Thuruthipuram, Thuruthur, Panjipalla, Manancheri Kunnu, Karottukara, Vattekatu Kunnu, Keezhupadam, Kodikuthiya Kunnu, Elanthikara, Kanakkankadav, Cherukadappuram, Thelathuruth, Kozhithuruth, Chowkakadav, Malavana, Stationkadavu and some small islands, together form the village of Puthenvelikkara. Puthenvelikkara was famous in Paravur for its numerous Kunnu/Hills, but today they have been destroyed for productive purposes in Paravur.

Demographics: According to the 2001 India census, Puthenvelikkara has a population of 32,213, consisting of 15,658 males and 16,555 females. Peaceful coexistence of Hindu and Christian communities makes this village a role model for the entire state. The village once had few Jewish families settled here, but none remain. Notably, there are no Muslims residing in this village. Population of Children with age of 0-6 is 3073 which is 9.21% of total population of Puthenvelikkara (CT). In Puthenvelikkara Census Town, Female Sex Ratio is of 1054 against state average of 1084. Moreover, Child Sex Ratio in Puthenvelikkara is around 904 compared to Kerala state average of 964. Literacy rate of Puthenvelikkara city is 94.87% higher than state average of 94.00%. In Puthenvelikkara, Male literacy is around 96.58% while female literacy rate is 93.28%. Puthenvelikkara is a Census Town city in district of

Ernakulam, Kerala. The Puthenvelikkara Census Town has population of 33,372 of which 16,251 are males while 17,121 are females as per **Education Institutions:**

Colleges

- Presentation College, Puthenvelikkara (Administered by Kottapuram Diocese)
- IHRD College, Puthenvelikkara

Schools

- V.C.S.H.S.S, Puthenvelikkara (State Board)
- St. Antony's English Medium School, Karottukara
- M.M.N.S.S, English medium School, Puthenvelikkara (CBSE)
- Elenthikara High School, Elenthikara
- Mary Ward English Medium School, Puthenvelikkara (ICSE)
- St. Joseph High School, Chathedam

Hospitals

- Government Hospital, Puthenvelikkara
- Assisi Hospital (AAJM Hospital), Thuruthipuram
- Ayurveda Hospital, Manancherikunnu, Puthenvelikkara
- Govt. Hospital Kanakkenkadavue (Homeo)
- Veterinary Hospital, Puthenvelikkara

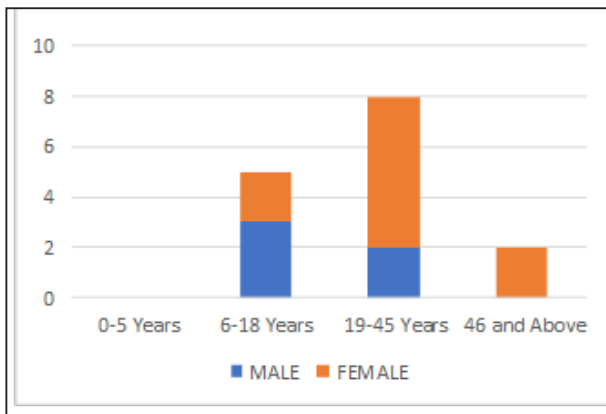
Places of religion

Temples in Puthenvelikkara

- Karottu Sreekrishna Temple
- Kurunnilaykal bhagavathy temple
- Kattunilath Sree Subramanya swami Temple
- Malavana Siva Temple
- Edayattukavu bhagavathy temple
- Dhandayudhapani temple, Kalleparambu (report released by Census India 2011).

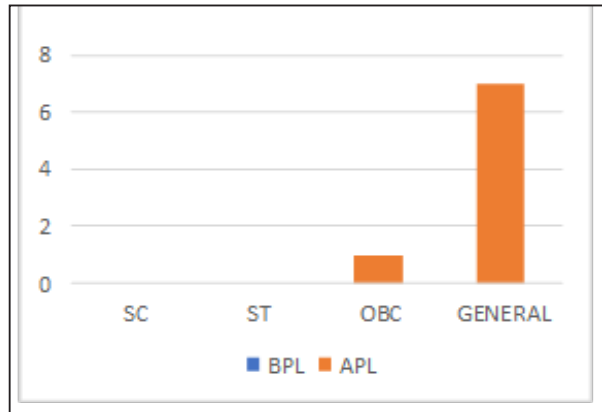
UBA survey details:

A. Gender Wise Population across Age Groups



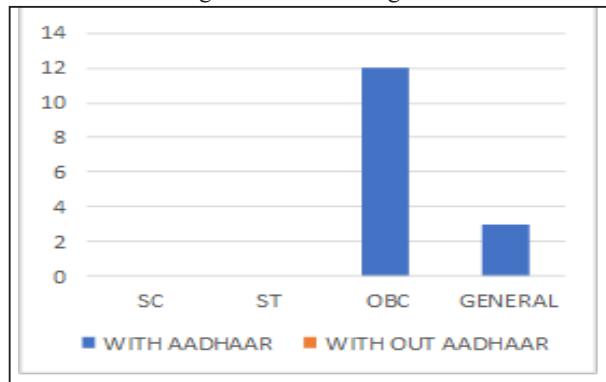
From the survey it can be ascertained that majority of the population consist of women in age group of 19-45 years.

B. Poverty Line across prevailing caste sections



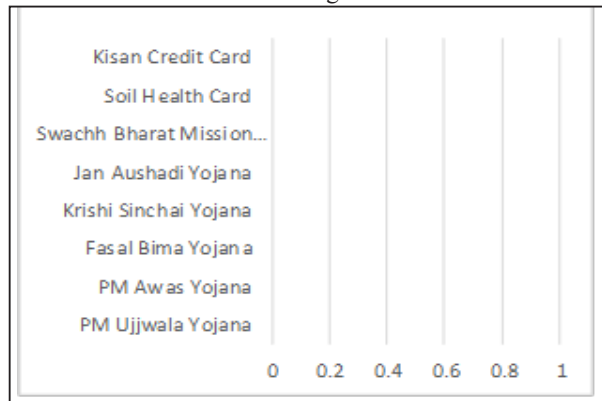
From the survey it can be ascertained that majority of the people are Above the Poverty Line in both OBC and General category.

C. Aadhaar Coverage across Prevailing Caste Section



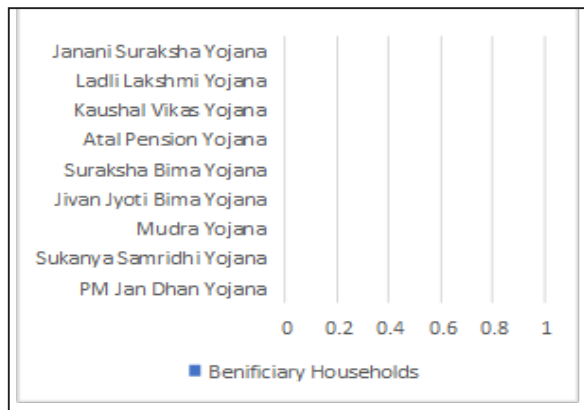
The entire people have Aadhaar card across caste and gender.

D. Government schemes coverage



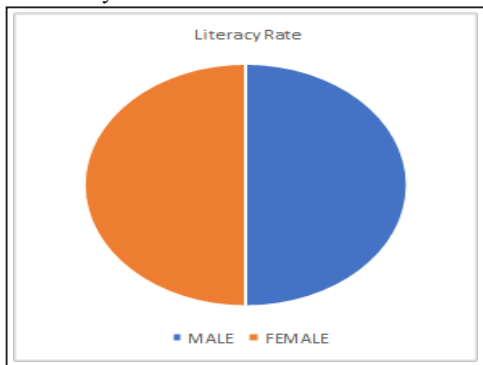
From the survey it is found that the Government schemes coverage was very poor in Puthenvelikkara gram panchayath.

E. Households benefitted by Government schemes



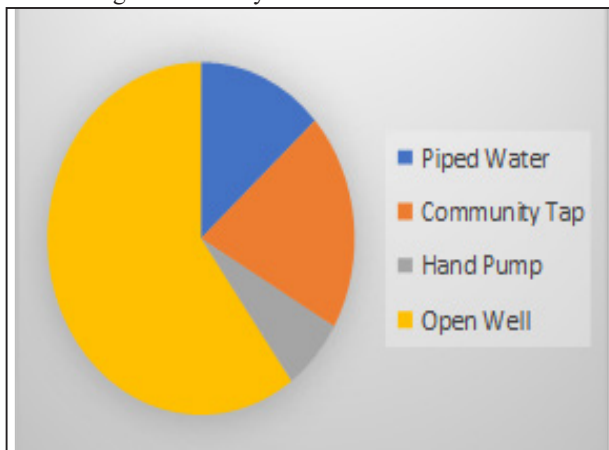
The households benefitted by the government's schemes are quite meagre.

F. Literacy Rates



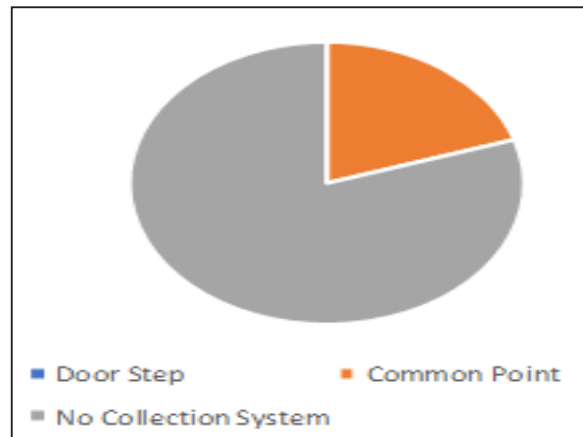
From the figure it can be seen that the literacy rates of men and women are equal, and no one was illiterate.

G. Drinking water facility



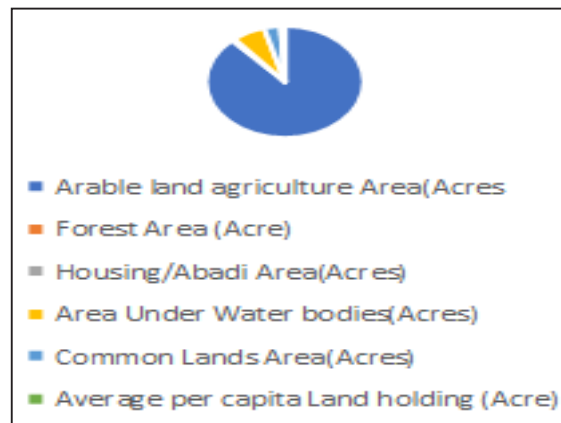
From the survey it is found that majority of the people have open well followed by community tap and piped water.

H. Waste collection



Majority of the surveyed opined that there is no collection system however a few said that there was common point for collection of waste.

I. Land use



Majority of the land was agriculture land followed by land with waterbodies.

II. CONCLUSIONS

The survey found that the government schemes did not reach the villages and as such could not make a difference in the life of people.

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Earth for sale: A conceptual review of Greenwashing advertisements and its implications

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Abstract: The growing prominence of green advertising has led to an increased confusion in the minds of the consumers about the green claims used in numerous advertisements. The study compiles cases from different industry sectors where greenwashing is most rampant from the consumer's perspective and to analyze the consumer's perception of greenwashing tactics, identify the reasons for greenwashing by brands from the consumer's perspective. Researcher findings show that the most rampant sectors where greenwashing is prevalent is Automobile, Industrial Manufacturing and beauty products/cosmetics. Consumers perceive usage of fluffy language such as the use of words like eco-friendly, natural as the most frequently used greenwashing communication tactic. A lack of proper regulatory system and compliance by the companies result in poorly researched products and misleading claims aimed at manipulating consumers.

Keywords: Greenwashing, green products, eco-friendly

INTRODUCTION

In the early 1990s, products touting environmental claims saw an exponential rise. Although the green phenomenon vanished as swiftly as it appeared, to attract an increasing segment of environmentally aware consumers, many producers are again resorting to the practice of endorsing their products, or even themselves, as being green. Therefore, usage of environmentally friendly sounding claims which are actually ambiguous and at times may be false is becoming commonplace. Greenwashing refers to disseminating incomplete or false information by a company in order to project an ecologically responsible public image. It is not a new phenomenon; since the mid-1980s, the term greenwashing has garnered wide acceptance and recognition for describing the practice of making exaggerated or overblown claims of eco-friendliness or sustainability in an effort to capture market share.

In current times, appealing at just the functional or emotional level is not sufficient for a brand. A social obligation is expected of businesses by the consumers. In the consumer product industry, firms usually have to incorporate an ecological dimension to establish a successful brand (Kotler, 2011). More than half of 18,000 consumers surveyed in 2018 from all over the world stated that environmental performance was a source of worry for them (Globescan, 2018). Compared to previous years, an amplified concern about the environmental issues was shown by consumers in most countries. In a study conducted by the American PR firm (Edelman, 2018), consumers' attitude regarding the social responsibility claims by the corporations were examined. The study comprised 16 countries and its 8,000 consumers. Irrespective of the country, it exhibited the consumer belief in the increased importance of environmental responsibility. Additionally, it was revealed that 85 percent of the consumers were keen to change brands or alter their own conduct to help improve the environment. Several instances have occurred where unjustified and exaggerated claims of eco-friendliness and sustainability have been made by companies striving to meet the demand for green products by consumers (Terrachoice, 2010). Companies attempting to rapidly meet this increasing demand for green products has led to the rise of the term greenwashing, which has grown considerably over the past years and has become increasingly debatable. In this study, greenwashing is defined as deceptive or misleading ecological claims that are ambiguous, untrue, or omits vital information or a combination of these (Carlson, L., Grove, S. J., & Kangun, N., 1993). For instance, when it comes to either branding, marketing or packaging, over 90 percent of Asian consumer products are guilty of greenwashing in some way or the other (Terrachoice, 2010). Among some consumers, there is a distrust for communication by corporates concerning green and eco-friendly products. Instead of actually adhering to their communicated green message, there are doubts that firms are framing a responsible green image without really altering their behavior, therefore the term greenwashing (Darnall, N, Pointing, & Vazquez-Brust, 2012) (Jones, P., Clarke-Hill,

C., Comfort, D., & Hillier, 2008) The use of greenwashing in marketing efforts leads to numerous questions regarding the term and its consequences. When consumers are making choices, what is the role played by design and communication of advertisements? Is it actually possible to influence buying intentions and obtain a more environmentally friendly image with the use of irrelevant claims and greenwashed messages?

REVIEW OF LITERATURE

Green or environmentally friendly products can be largely defined as products —that when compared to the standard substitutes, will cause less harm to the environment, in terms of contaminating the earth or diminishing the natural resources, and/or can be preserved or recycled (Shamdasani, P., Ong Chon-Lin, G., & Richmond, D., 1993). From a consumer's perspective, being green constitutes a lifestyle of minimal impact on the environment, or in the best case, making choices that help and benefit the environment. In the pursuit of minimizing environmental damage, consumers are met with many decisions (Banerjee, S., Gulas, C.S., & Iyer, E., 1995). Being green is about consistent efforts, whether large or small, to lessen the environmental impact. Numerous strategies are employed by companies to show their concern for environmental issues. A green advertisement is one such strategy. The concept of green advertising began in the 1970s when oil price hike instigated recession and ecological damages that had been disregarded for long. In a very short span of time, people were confronted with the fact that resources were limited and that their usage had a significant impact on the environment. Companies tried to get on board this green movement and reacted to consumer's anxiety by employing marketing strategies communicating green messages (Haytko, D. L. & Matulich, E., 2018) Banerjee et. Al (2015) explains green advertising as any advertisement that meets one or more of the subsequent criteria: (1) The association between a product/service and the biophysical environment is directly or indirectly addressed by it. (2) Endorses a green lifestyle with or without stressing a product/service. (3) Showcases an environmentally responsible corporate image. (Pranee, C., 2010) establishes that green advertising must be truthful and lawful and in adherence to environmental rules, regulations, and policies. In practice, companies often do not conform to all these statements but manage to follow the set guidelines in their arena of advertisement (Eltell, T. & Åberg, 2012).

2.1 Seven sins of greenwashing

2.1.1 Sin of the Hidden Trade-off: A claim suggesting that a product is 'green' based on a narrow set of attributes without attention to other important environmental issues. Shampoo, for example is not necessarily environmentally preferable just because it comes from organic material as shown on the bottle. Other important environmental issues in the shampoo manufacturing such as chemical ingredients and other contents which is not disclosed may be harmful for environment and Consumer.

2.1.2 Sin of No Proof: An environmental claim that cannot be substantiated by easily accessible supporting information or by a reliable third party certification. Examples Huggies diapers and napkins that claim percentages of recycled content without providing evidence.

2.1.3 Sin of Vagueness: A claim that is so poorly defined or broad that its real meaning is likely to be misunderstood by the consumer. 'All-natural' is an example. Arsenic, uranium, mercury and formaldehyde are all naturally occurring and poisonous. 'All natural' is not necessarily 'green'.

2.1.4 Sin of Worshipping False Labels: A product that, through either words or images, gives the impression of third-party endorsement where no such endorsement exists; fake labels, in other words.

2.1.5 Sin of Irrelevance: An environmental claim that may be truthful but is undoubtedly important for consumers seeking environmentally preferable products. 'CFC-free' is a common example, since it is a frequent claim despite the fact that CFCs are banned by law.

2.1.6 Sin of Lesser of Two Evils: A claim that may be true within the product category, but that risks distracting the consumer from the greater environmental impacts of the category as a whole. Organic cigarettes could be an example of this sin, as might the fuel efficient sport-utility vehicle.

2.1.7 Sin of Fibbing: Environmental claims that are simply false. The most common examples were products falsely claiming to be energy star certified or registered.

2.2 Skepticism towards green advertisement

The growing prominence of green advertising has led to an increased confusion in the minds of the consumers about the green claims used in numerous advertisements. One of the key reasons for the confusion is the absence of commonly accepted definitions of usual claims used by advertisers such as —environmentally friendly, —biodegradable, —natural, —ozone friendly, etc. (Paço, A. M. F. & Reis, R., 2012). Often, there is a lack of knowledge on the part of the consumers to comprehend the information that such claims are based on and although the specificity of guidelines are increasing, green product claims remain to be unclear and dubious (Newell, S.J., Goldsmith, R.E., & Banzhaf, E.J., 1998). In contrast, it is likely that the message will be ignored altogether by the consumer of it is too descriptive or technical (Paço & Reis, 2012). The difficulties associated with discovering the truth and the false in green advertising has led to an overall cynicism among consumers. This skepticism has made it tough for the actual eco-friendly firms to communicate their environmental contribution, which may hamper the growth and development of real green products. In fact, if the environmental benefits explained by the ads and labels are stopped being trusted by the consumers, the effort of employing green communication for marketing may be lost. Unconsciously, the skeptical consumer might hinder environmentally friendly products and their development (Paço & Reis, 2012). If an advertisement is perceived as environmentally misleading or greenwashed by consumers, they perceive it as deceptive (Newell et. al, 1998). Therefore, consumers who identify an advertisement as greenwashed should perceive it as more deceptive than a neutral ad. The question is if consumers can detect the greenwashed claims. Green or Greenwashed advertising claims Carlson et. al (1993) categorize environmental advertising claims by dividing the claims into a matrix of 5 different types:

- (1) Product-oriented: claims with a focus on characteristics of a product (e.g., biodegradable).
- (2) Process oriented: core production methods or disposal procedures within the company (e.g., uses only recyclable materials).
- (3) Image orientated: the organization is associated with an ecological cause (e.g., dedicated to saving the trees or the oceans).
- (4) Environmental fact: describing the environment or its state at large through an independent statement (e.g., forests are being demolished).
- (5) Amalgamation of the claims above.

Often, the efforts to explain the phenomenon of greenwashing differ as the term is defined in a vague and broad concept. (Delmas, M. A. & Burbano, V., 2011) define the term as a juncture of two organizational behaviors: poor ecological performance and communicating positively about environmental performance.

They projected a typology of organizations constructed on two dimensions: (a) environmental performance (differentiating between —green and —brown establishments) and (b) communication about environmental performance (differentiating between vocal and silent establishments). A typology with four cells is formed with these two dimensions. Firms that combine good ecological performance with positive communication about their environmental performance are called vocal green firms. Firms who have good environmental performance but do not communicate about it are called silent green organizations. Firms that combine poor ecological performance with positive communication regarding their environmental performance And organizations that combine bad environmental performance with positive communication are greenwashing organizations. The final category is of silent brown organizations which have poor environmental performance and make no communication regarding their ecological performance. In their report titled —The Drivers of Green Washing, Magali A. Delmas and Vanessa Cuerel Burbano proposed that occurrence of greenwashing has risen steeply in recent years; firms have been increasingly combining poor environmental performance and practices with positive communication about their environmental performance. Consumer and investor's confidence in ecologically responsible organizations and green products can be deeply affected negatively because of greenwashing; leading to stakeholder's reluctance to reward organizations for their eco- friendly performance. In turn, the incentives to engage in ecologically detrimental behavior by the firms' increases, which generate negative externalities and hence affect social welfare negatively.

2.3 Why companies use greenwashed advertisement

According to Delmas and Burbano (2011), there are primarily four fundamental reasons why firms choose to engage in greenwashing: The character of the firm: Greenwashing is strongly driven by customers' and competitors' expectations to positively emphasize their environmental performance. For instance, more than the service industry, there's a greater pressure on consumer products from consumers to follow environmentally friendly practices and green marketing is much more recurrent here. Ethical climate and incentive structure: Large financial goals often lead managers to indulge in unethical practices to achieve them. So, a company's willingness to engage in unscrupulous practices for profits and enhancing their environmental standing is greatly impacted by the firm and the industry's ethical climate.

Organizational inertia: New environmental targets and measures are set up by managers and marketing experts, and companies are painted as green' much before these requisites are met. Particularly in large older firms, because of the organizational inertia, operational changes are difficult despite the promises. Business's internal communication and its effectiveness: Different departments of a company often communicate poorly or sub-optimally. Many times, a well-developed strategy for green marketing by certain superiors or an outside marketing firm is not aligned with the objectives or resources of other parts of the organization.

3.0 Green marketing and advertising in India

There has been a gradual increase in research on green marketing and green consumer behaviour studies in India since 2008. Although rapid industrialization, post-liberalization, has been at times at the cost of the natural environment (Jena, Sahu, & Rath, 2005), Indian companies have been taking steady steps to be ecologically conscious. Business houses like the Tatas, Unilever, Mahindras, Wipro and ITC are active

participants in green and sustainability initiatives (Srinivasan & Dey, 2010). Some of the drivers of these initiatives include: increasing environmental awareness among consumers (Jain & Kaur, 2006), rising corporate concern towards environmental issues and anticipation of regulation (Bose, 2009; Sandhu et al., 2012). Recent literature also shows that Indian consumers expect value for money and are reluctant to spend a premium on green goods or services (Bhate, 2002; Dutta, Umashankar, Choi, & Parsa, 2008; Manaktola & Jauhari, 2007). With contradictory evidence on consumer interest in the environment it becomes all the more imperative to understand what green ads currently convey and if these messages can be improved. India is a populous emerging market with increasing household incomes (Beinhocker, Farrell, & Zainulbhai, 2007). Therefore, a large market and a growing consumer base with rising disposable income should serve as a major driver of green advertising in India. However, there is very little research on the effect of green advertising claims on the Indian consumer.

3.0 Greenwashing- Some examples of the Cases reported

Royal Dutch Shell.

One of the most popular oil giants Royal Dutch Shell" has been repeatedly accused and penalised for its greenwashing campaigns. It's most famous ad campaign - "Don't throw anything away- there is no away" emphasizing the claim of growing flowers out of CO2 emissions but it was found to be deceptive and heavily criticized.

2) General Motors

General Motors has changed the colour of its logo from blue to green in order to portray its green

"gas-friendly to gas-free" image. This is sheer greenwashing as only one of its brands "Chevrolet

Volt" is an electric eco-friendly car, not its entire range. Moreover, GM is observed to be among the top 10 most polluting car manufacturers in the World.

3) Nestle

Nestle's Eco Shape bottle for its Pure Life Natural spring water is also more of a marketing gimmick than reality. In an attempt to be earth-friendly, it claims to have used 30% less plastic. Also some hidden trade-off is involved as manufacturing of the plastic bottle in itself pollutes the environment. Further the use of words like "Pure" and "natural" also raises doubt on its authenticity.

4) Ford Motor Company

Ford Motor Company had its very famous 'It Isn't Easy Being Green' campaign for the hybrid Escape SUV. While touting itself as being environmentally friendly, Ford's cars were considered the worst carbon emitters and had the worst fuel efficiency trend of any major automaker according to Union of Concerned Scientists (Friedman & Mackenzie, 2014). Since its early and much-criticized entry into the hybrid market, Ford has backed away from promoting itself as the green car choice.

5) General Electric

"EcoImagination" campaign highlights the work the company is doing in the environmental arena, but GE's environmental practices have been largely criticized. In 2000, GE went as far as the Supreme Court to fight the new clean air EPA requirements. Moreover, GE is still fighting an EPA- ordered clean up of the Hudson River where it dumped PCBs between 1940 to 1977, not to mention the other dozen or so superfund sites it is still fighting (Source Watch, 2008). Today, one of the companies most lauded for its awareness is also one of the most denounced.

6) British Petroleum

In an industry considered to be anything but environmentally friendly, petroleum giant BP has decided to label itself as the green oil company. Admittedly, the company is not as "brown" as other oil giants, but by claiming to be earth conscious, BP has set itself up to be widely criticized.

Since 2000, BP has used the tagline “Beyond Petroleum” as part of its green campaign. The overhaul of BP’s image has been celebrated by some as a rebranding success and decried by others as a perfect example of greenwashing (Solman, 2008). BP’s less than green activities include lobbying efforts to open restricted spaces such as the Arctic National Wildlife Refuge to drilling and illegally dumping hazardous waste from the Endicott Island oil field between 1993 and 1995. The company was even named as one of the 10 worst companies in 2005 by Multinational Monitor.

7) McDONALD’S

In 2009, European McDonald's changed the colour of their logos from yellow and red to yellow and green; a spokesman for the company explained that the change was to show their responsibility for the preservation of natural resources.

8) Comcast Corporation

An article in Wired magazine alleges that slogans are used to suggest environmentally benign business activity: the Comcast Ecobill has the slogan of "Paper LESS is MORE" but Comcast uses large amounts of paper for direct marketing. The Airbus A380 airliner is described as "A better environment inside and out" even though air travel has a high negative environment cost.

9) Suzuki, Seat and Toyota

The Advertising Standards Authority in the UK upheld several complaints against major car Manufacturers including Suzuki, SEAT who made erroneous claims about their vehicles.

10) Kimberly Clark Corporation

Kimberly Clark's claim of "Pure and Natural" diapers in green packaging. The product uses organic cotton on the outside but keeps the same petrochemical gel on the inside. Pampers also claims that "Dry Max" diapers reduce landfill waste by reducing the amount of paper fluff in the diaper, which really is a way for Pampers to save money.

11) Walmart

Over the past years WALMART has proclaimed to "go green" with a sustainability campaign.

However, according to the Institute for Local Reliance (ILRS), “Walmart’s sustainability campaign has done more to improve the company’s image than the environment.” WALMART still only generates 2 percent of U.S. electricity from wind and solar resources.

12) BP Global

BP Global, have spend millions of dollars in claiming themselves as a green technology leader when in facts, they are responsible for one of the most destructive oil spills in the history of the world.

13) IBM Limited

IBM runs advertisements which claim that replacing computers and other devices often is a go green practice. Unfortunately these claims are deceiving as discarded computers and other devices

have become a serious issue to deal with when it comes to waste management.

14) Sara Lee Corporation

Sara lee ran an advertisement for one of their bread products claiming that their new “eco grain” is sustainable than the normally used organic grain. An organic industry audit agency called them out and asked them to take back their words as the claim was completely unjustified.

15) Southern Company

Southern company is a coal company based in southeastern United States. It ran advertisements in 2010 promoting „clean coal“. Unfortunately, the concept of „clean coal“ is false. Also southern company is known for high carbon dioxide emissions which harm the environment and is one of the reasons of global warming.

16) Shell Global

Shell ran an advertising campaign „let’s Go“ through which they aimed to reposition themselves as an energy company instead of an oil company. These ads implied Shell’s investment in green technology when in fact; their contribution towards a better environment has been devastating. They continue to drill oil at an increasing pace, which is reducing environmental resources every day across the planet.

17) Lexus Corporation

Lexus the car company claimed that its new hybrid cars have the lowest carbon dioxide emissions in their class. Although the step of hybrid cars is in the right direction, but Lexus hybrid cars have the worst fuel economy compared to other hybrid cars and even non-hybrids.

4.0 Managerial Implications

The implications of greenwashing advertisements are widespread. Consumers may become confused about which products actually do help the environment. Because of increased consumer skepticism, legitimate attempts by companies to become less environmentally harmful will lose any competitive edge they might have gained.

Finally, there will be fewer rewards and therefore less motivation for companies to make environmentally helpful products, as consumers will “discount” all environmental marketing claims. Therefore, in the end, inaccurate environmental marketing will not only hurt consumers and firms, but it will also harm our environment (Polansky, et. al, 1998). If the consumer finds the claim to be unreliable, they are likely to disregard all environmental claims, thereby avoiding any product that may in fact be better for the environment (Mayer, et. al, 1993).

Green claims should not be seen as a bandwagon to jump on or a fad to follow – consumers will see through any false claims. The decision to use environmental claims in marketing communications is a serious one. Environmental claims must be honest, sincere and a reflection of the organization’s mission. The role of a sustainability officer has become more commonplace as research indicates that consumers today equate environmental behavior to a corporation’s social responsibility track record (Frazier, 2008). Case in point, Wal-Mart has come out of the shadows about its steps to become environmental, and, much like other companies, has named a “sustainability officer” to oversee environmental practices of the company. Much as we think our purchases today are always safe, it is hoped that one day all consumers will make purchases that they believe are truly doing as little harm to the environment as possible. However, until that fine day, marketers must recognize that simply stating your environmental correctness is not enough, you must be true to your green.

RECOMMENDATIONS

The issue of greenwashing has not been adequately addressed by the existing regulatory framework.

There are no specific globally applicable standards for preventing and curbing greenwashing practices. In the absence of any such regulations, the practice of greenwashing is growing exponentially and this trend if continued will gradually undermine the trust of consumers and cause them to become distrustful and suspicious about any green advertisement broadcasted by companies. The industry today is in an urgent need of extensive guidelines on environmental communications. We provide here some recommendations for the consumers, marketers, companies and regulatory bodies to deal with this menace of greenwashing.

For Policymakers

Compulsory annual disclosure of firm level environmental performance metrics.

Compulsory disclosure of product environmental characteristics in detail.

Create new & clear eco labels for a broader range of product characteristics, while standardizing to reduce consumer confusion.

Stricter governmental rules & actions to explicitly communicate types of actions that will be considered for violation of greenwashing.

Issue Green Guide for consumers for better understanding of green terminology.

Facilitate adoption of uniform international standards for advertising and environmental disclosure regulation.

For NGOs

Aggregate and diffuse environmental performance information campaign on internet.

Collaboration amongst NGOs to reduce consumer confusion regarding green wash & create sites and blogs which provides detailed information regarding green washing.

Managers Increase centralization of decisions regarding environmental communication & establish Various institute standards and requirements for internal gathering and sharing of information on environmental performance indicators.

Sharing of information among firms regarding best practices.

Carefully assess flexibility and speed with which firm can implement changes.

For CEO’s

must emphasize on ethical, honest behavior regarding green washing.

Reward employees for identification of green washing claims.

Punish employees involved in contributing & provoking for green washing.

For Consumers:

Watch out for words like pure, natural, earth-friendly, eco-friendly, organic, green, reduced emissions, sustainable development, carbon neutral, plant based, etc. as they may be deceptive.

Look for supporting evidence on the corporate websites and sustainability reports in order to verify the green claims. It is good to look for eco-labels and third party certifications but it’s also important to check their authenticity and reliability.

To get more information about the company’s environmental performance, go for Google search. Life-cycle assessment (LCA) of the product helps in identifying true green Product.

For Companies/Marketers:

Be transparent and ethical, as it does pay in the long term.

Communicate right in the right way, i.e. communicate only significant and material environmental achievements in a clear & understandable manner.

Be honest and fair to your stakeholders.

Disclose not just your Positive environmental impacts, but also the negative ones. Before claiming to be green, the firms should go for Life-cycle assessment and analyse the environmental impacts of all their products over the entire life-cycle.

Back-up all your claims with relevant data and true eco-labels and certifications. Go for independent verification of environmental claims from credible third Party.

CONCLUSION

Many countries of the world have framed laws to stop greenwashing. Most of the developed & developing countries have made progress in stopping evils of greenwashing. The discussions made earlier leads to conclude that some Indian companies and government agencies like Mahindra & Mahindra limited, Adidas India, Reebok India, McDonald, Wipro technologies limited, HCL, DMRC, Indian Green Building Council, Delhi Metro Rail Corporation, Himachal Government, Delhi Government, Central Pollution Control Board, Gujarat Power Corporation Limited and Indian Railway Catering and Tourism Corporation, IndusInd bank, Suzlon energy limited, ITC limited, Tata Metaliks, TNPL, ONGC, Idea cellular and Hero Honda Motors etc. are very much aware about green marketing and environmental protection. They also do have a long chain of green products. But its the fact that majority of Indian companies and government agencies are not concerned about the Green marketing and environmental protection. In greenwashing a company promotes green-based environmental initiatives or images but actually operates in a way that is damaging to the environment or in an opposite manner to the goal of the announced initiatives. This can also include misleading customers about the environmental benefits of a product through misleading advertising. The general idea behind greenwashing is to create a benefit by appearing to be a green company. Even many energy companies, some of the world's biggest carbon emitters have attempted rebrand themselves as environmentally friendly. McDonalds, Comcast, Suzuki, Seat, Toyota, Kimberly Clark, Walmart, BP Global, IBM, Sara Lee, Southern Company, Shell Global and Lexus corporations etc. are the names of some international companies who are just pretending of green marketing. Now from the discussions made earlier we can conclude that if a company jumps into the 'go green' do not be flattered by their claims, verify them and check if their claims are realistic or just gas. Their marketing campaigns could just turn out to be an attempt at 'Greenwashing'. Now this is the right time to select 'Green Marketing' globally. It will come with drastic change in the world of business if all nations will make strict roles. Green marketing is

essential to save the world from pollution. The research paper concludes that business firms need

to change their mind set from traditional marketing to green strategies with a huge investment in technology, R and D and through green marketing elements such as eco-design of product, eco-

labeling, eco-packing, green logo in order to survive in the green competitive world and to have

a positive impact on the environment. Thus we can say that Green marketing is still in its infancy and a lot of research is to be done on green marketing to fully explore its potential. Marketers also have the responsibility to make the consumers understand the need and benefits of green products as compared to non-green ones. In green marketing, consumers are willing to pay more to maintain a cleaner and greener environment. Finally, consumers, industrial buyers and suppliers need to

pressurize the minimizing of the negative effects on the environment. Green marketing assumes even more importance and relevance in developing countries like India.

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A STUDY ON THE SPY EYE OF SOCIAL MEDIA OVER AN INDIVIDUAL

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Abstract— The journal problematizes on the unnecessary intervention of social media of the present era. It also focuses on how they creating disturbance their tranquil life of the generation by tracking everything about individuals

the consumers are getting the facility of relatively unrestricted social communication, they are becoming more vulnerable to deception and scams too at the same time which has become the reason of attention for social networking ethics.

I. INTRODUCTION

Nowadays personal information of an individual is an open book to the corporates and other enterprises. Because of the intervention of social media. The life of an individual becomes sources of profit and establishments for them. They interfere the public through e-mails, augment advertisements offering new courses, promotion of commodities, launching new products etc...Interactive computer mediated technologies facilitates the creation or sharing of information, ideas, career interests and other forms of expression among individuals. But privacy is often questioned when communication form unknown centre reign the realm. Millions of marketers discover how to best use social media marketing to connect with customers to build brands, increase sales and other initiatives. But the scenario changes when the marketing extends its realm on the personal life of a customer. The unwanted messages to promote products or services are found creating nuisance to the normal life of a user.

II. OBJECTIVES OF STUDY

- A. To learn and analyse how social media influence the mindset of youngsters.
- B. To know the various ways people sought to avoid it.
- C. To seek measures for reducing the impact.

III. SCOPE OF STUDY

Life is strangled between individual choices and pressurized choices. It becomes a great disturbance to the youngsters that they are forced to select something that is not according to their interest. So it is very relevant to conduct a study on the effect of social media in questioning the ethical side of an individual

IV. PROBLEM STATEMENT

With the rise of online social networking, ethical dilemmas are growing in numbers including violation of privacy, misrepresentation, bullying and creepiness. when

V. PRIMARY DATA

As for the primary information the final year students of MBA are approached and collected positive remarks regarding the topic. A questionnaire is introduced among them and their opinions are recorded.

VI. SECONDARY DATA

Secondly, a thorough observation is conducted for analysing the interference from different articles published recently. Some relevant facts that agree with the topic are obtained.

VII. LIMITATION OF THE STUDY

- A. The study limited to 30 sample size.
- B. The area of study was limited to a particular batch
- C. Social media are many and varied so the findings were limited.

VIII. REVIEW OF LITERATURE

OVERSHARING OF CLIENT INFORMATION

- Oversharing is when people share too much personal information to the public or a stranger. It can happen both on and offline. However, it is a big problem on social media sites, which make "putting yourself online" easy.
- People overshare on social media in various ways. Here are a few examples:
- Posting intimate details about your relationships, friendships, family matters, or personal drama.
- Using social media as a soapbox or a way to vent your emotions.
- Posting photos or videos of things meant to be private.
- Posting embarrassing photos or videos of yourself or others.

- Regularly posting your meals.
- "Checking In" to everywhere you go.
- Posting about whatever you are doing at a given moment, multiple times a day.
- Sharing too much info about and photos of your children.

ETHICAL ISSUES IN ONLINE SOCIAL NETWORKING

With the rise of online social networking, the ethical dilemmas are growing in number including violation of privacy, misrepresentation, bullying and creepiness. When the consumers are getting the faculty of relatively unrestricted social communication has the reason of attention for social net

. INVASION OF PRIVACY:

If the actions that break the law or terms of privacy of any user of social network harms that individuals personal or professional credibility should be considered unethical. The invasion of privacy would include any non-permissive approach taken to get any kind of personal or any other kind of information about an individual which can harm him or affect him in any sense.

While discussing social media ethics, behavioural targeting is a questionable area to consider. The advertisers tracking our shopping behaviours and click through patterns to use that data in retargeting campaigns. The positive point is that the viewers may appreciate the relevance of the material being advertised to them but this is a kind of invasion of privacy.

A very similar situation occurs when marketers give their email lists to Facebook to use custom audience feature. They match those lists to the emails which are registered with them for targeting.

SPAMMING

Dishonesty and Distortion: There is no fair enough method to validate the honesty and authenticity of social networking activities of users. The intensions of social media usage include transparency of communications and other activities posts through SNS. It is unethical to be dishonest about anything even on social networks. So, if you will make dishonest claims about yourself or anything else or go on commenting offensive material, it is going to affect yourself or your company at the end. By doing such activities you are jeopardizing your personal reputation and your company's name. So, we should all keep ethics in front of use even while using social media.

•Improper Anonymity and Distorted Endorsements

If one represents himself with wrong affiliations, credentials or expertise, it is unethical to become anonymous but showing yourself to be someone different than you are. There are people who provide companies with their anonymous feedbacks which are not true and it has caused a lot of damage to companies by the stories of consumers of their products by fake stories. Hiring people to comment your favourable or fabricated stories about

your company or your products are also considered unethical. Some employees are also found guilty of exaggerating competitive deficiencies.

•Misuse of free expertise and contests

With the increasing extensive use of Facebook contests and other crowdsourcing for soliciting design ideas, the participants have the risk of making their secrets open with no reward. Most of the times, design ideas are rewarded to the most profitable partners of the social net Sponsor knowingly gathers

Superior design ideas from contestants they have no intention of compensating. Leaving many with unrewarded work. This abuse is especially unethical if the sponsor knowingly gathers superior design ideas from contestants, they have no intention of compensating.

•Opportunism

In the objective of providing the communities of social networking sites with contributions to their cause, the social media marketers provide content that subliminally walks the user at a self-serving path. These actions can be regarded as unethical or may be unprofessional based on their extent of deception

Why Do We Overshare?

For starters, using social media too much can lead to oversharing. Here are a few other reasons people may have for sharing too much online:

•Social Media Encourages It

Social media sites invite users to share everything about their personal lives. It's easy to post a status update, a photo, an event, or a "check-in" with the click of a button. Unfortunately, this can lead to an anxious feeling called FOMO, or fear of missing out. FOMO is a lingering feeling that people are doing things without you, or that things are passing you by. Social media profiles can give the impression that other people's lives are so much better than ours. After all, we can see into their lives where we wouldn't be able to before. People might login and see people's vacation photos, then wonder why their lives are so boring. This can lead to them being insecure about their own lives. They may be tempted to share their own "highlights" whenever they can to one-up their peers and look "interesting."

•To Vent Emotions and Stress

Chances are, we've all seen someone's angry Facebook rant at least once. Because social media gives everyone a voice and a platform to express it, it can be tempting to "air your dirty laundry" there. Before the internet, that temptation wasn't there.

•To Let Out Their Frustrations

According to this article from the Huffington Post, "oversharing is fuelled by our insecurities." We tend to care too much what others think and try to make up for what we think other people judge us for. This leads to some people sharing far too much info.

•For Attention

Many people want their 15 minutes of fame. Getting likes, comments, shares, and that little boost of attention can give them the feeling of being famous. This can lead to a desire to post things they know will get them noticed, even if they're "too much."

Why Is This Important to Know?

So, why is oversharing a problem? We touched on this above, but didn't go into much detail. With that said, here are a few reasons to make sure you're not oversharing:

•It Can Be Unhealthy

When we're so heavily involved in social media that we're oversharing, we're playing a game where we compare our lives to others. This is known as social comparison. It can lead to depression, low self-esteem, and jealousy. Also, feeling like you have to share every detail to appear "interesting" only feeds into those feelings.

•It Can Lead to Security Problems

Sites like Facebook have often been called a stalker paradise. If someone really does want to stalk or target you in some way, they can learn about you by looking at your profile. The more info you share, the more they know.

This can also put you at more of a risk for identity theft in some cases. For example, if a thief manages to get a hold of your financial info, they can easily look at your Facebook to find other information needed to forge your identity.

•It Can Hurt Your Reputation

If you say the wrong thing without thinking, it can have huge consequences. Enough said. You can read more about this in the next section.

How to Avoid Oversharing

Oversharing can become a bad habit. However, breaking that habit is fairly simple. Read on for a few tips on how to avoid it.

•Don't Post When You Are Angry:

Anger can make you say things you wouldn't have said otherwise. It can make you not really think about what you're saying. Angry posts may also send a message you didn't mean to send. On the internet, nothing is really private and nothing really goes away. Even if your profile is set to private, your whole network sees what you post. There's nothing stopping your contacts from reposting and spreading what you say, even if you deleted it. If you post the wrong thing, it can follow you for a long time. In the past, public figures have had their reputations and careers ruined because of a couple of tweets or posts. In a well-known example, the owners of a restaurant called "Amy's Baking Company" exploded on the company's Facebook page after some bad reviews. The meltdown went down in history and is still what they are best known for. With that said, the same can happen to you on a smaller scale, even if you're not a public figure.

So, if you feel like posting that Facebook rant in a fit of anger, don't. Let yourself wind down before you post. Also, remember that most social media sites have private messaging. If you need to settle a conflict with someone, message them instead of commenting publicly.

•Be Selective

Before you post anything on social media, take some time to decide if posting it is really a good idea. Use your best judgment to select what info you share on social media. Decide whether it's too personal, private, or controversial to post. Also, ask yourself: could someone use this information against me?

•Remember That Social Media Isn't Your Life...Or Anyone Else's

Social media is a useful tool. However, be careful not to let it take over your life. Don't feel like you need to "prove" yourself on social media. In real life, most people don't really care about others' personal lives as much as the internet would have you believe.

Social media isn't a perfect picture of other peoples' lives. It's more of a highlight reel. Instead of living vicariously through these sites, try calling up your friends or family and spending some time together.

Finally, if you feel like these sites are affecting your mental health, try to "disconnect" for a while and do something outside of the internet.

CONCLUSION

This discussion concludes that where there are numerous benefits of social networking sites there is an increasing challenge of ethical issues which are being faced on social networks. There are some issues which can be considered under legal lawsuits, while others are issues of pure ethics. These ethics should be properly defined and spread over to all the users of social networks. There should be some struggle to spread the awareness of these ethics.

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