Chapter 1
Introduction

1.1 Introduction to Retail

The word Retailing is originated from the French word retailer, which refers to ‘cut up’. It depicts one of the primary retailing function – to purchase in bigger quantities and sell-off in lesser quantities. Retailing holds a very significant position in the economies of all modern societies. Retailing is the interface among the producer and the individual consumer, trading for personal consumption. It focuses on getting goods in their finished state providing them to those customers who are ready to pay for the joy of using the particular product items. This rules out direct interaction between the manufacturer and institutional buyers like the government and other mass customers. The circulation of consumer products starts with the producer and ends at the final consumer. The retailer is a middle-man between the producer and the consumer, who connects the producers and the final consumers. Retailers provide customers with a packet of service benefits like- store being located in easily approachable places, controlling product ranges according to shopping tasks and maintaining goods in quantities that match the personal consumption levels. Retailing has been defined as a set of activities or processes used to sell products or services to the consumers for their own or family use. It is responsible for harmonizing the needs of individual consumers with the aggregate supplies of the manufacturers. A retailer is defined as “a person, agent, agency, company, or organization which is instrumental in reaching the goods, merchandise, or services to the ultimate consumer. Retailers perform specific activities such as anticipating customer’s wants, developing assortments of products, acquiring market information, and financing” (Berman 2010).

As retail marketplace has become very competitive and challenging, a retailer has to be very careful about various issues. This can be done by exploring various options to discriminate himself in the marketplace and appeal to its target customers. These options are available in the form of combination of various elements of retail mix. Retail mix popularly known as retail format is the combination of different elements like merchandise, location, price, services offered, promotional mix, etc. that fulfil the needs of target market in an adequate manner (Madaan 2009). Since, consumer tastes are always changing and so is the supply, hence retail demand is also dynamic. The firms searching for a better performance are required to change the elements of their retail mix in order to cope-up with varying consumer preferences. Therefore, retail evolution is
distinguished by a variety of feasible retail formats, ever-changing opportunities, and customer demands. Retail format can also be defined as combination of various elements of retail mix, which offer value to the target customers. Sometimes retail format is also termed as business model of the retailer.

Types of retail formats- Every retail store has its own personality to appeal to its clientele. The most common retail formats that exist in Indian retail environment are-

**Convenience Stores** These are the stores positioned in the residential areas. These stores offer goods at slightly higher prices due to the convenience offered. Convenience stores are generally food oriented retailers which provide over-the-counter delivery and may provide home delivery. Location of stores, routine relationship with the owner/retailer and ease of shopping are exclusively appealing to the customers. Few examples of convenience retail formats in India are- Spencer’s (Daily, Express), Bharti Retail (Easy Day), Tesco (Fresh and Easy), Om Daily Needs (Pratidin).

**Supermarkets** A supermarket is a large self-serving store offering merchandise from a variety of categories. These are usually a part of a corporate chain and follow centralized purchasing system. Supermarkets typically comprises of dairy products, bakery products, packaged and canned food and a variety of household items, which are organized into departments according to product categories. Future Group (Food Bazar), Subhiksha (Subhiksha), Aditya Birla Group (more), Reliance (Reliance Fresh, Reliance Super) are few examples of supermarkets in India.

**Hypermarket** The idea behind hypermarket is to provide everything under the same roof. It is a large retail facility which have widest assortment of products. It installs self-service system based on sales promotion and effective merchandising methods. Hypermarket offer low price points with an objective to sell products at a discounted price in comparison to market prices. This format leads to operational efficiencies and cost savings because of remarkably big size and high customer footfall. Future Group (Big bazaar), Food Express Chain (Jumbo, Total), Reliance Retail (Reliance Mart) are amongst few players that operate on hypermarket format in India.

**Department Stores** A department store is a large store (generally extended over more than one floor level), which is divided into clearly defined areas or departments like apparel, house wares, cosmetics, footwear, appliances, toys, jewelry, etc. according to product category (Rafiq 2014). These are basically one
stop shop to satisfy general merchandise needs. Some of the department store chains in India are- Raheja Group (Shopper’s Stop), Tata Group (Westside), Landmark Group (Lifestyle), Future Group (Pantaloons).

**Specialty Store** Specialty store consists of a very limited number of product categories and the entire range in that category is available under one roof. These stores carry a narrow but deep assortment in a particular category and provide high level of service and expertise. The salesman is well-trained in offering specialized advice to customers while making purchase decisions. Biba, RPG’s Music World, The Mobile Store, Crossword Book Store etc. are few examples of specialty stores in India.

**Category Killers** These are small specialty stores that focus on specific categories like electronics, sporting goods, etc. and offer a huge range. Their approach is to lead the category and kill the competition in that category. As they offer only very basic facilities hence they are able to generate profits by low overheads and high inventory turnover (Zentes et al. 2012). Examples of category killers in India are Jumbo Electronics, De Cathlon, etc.

**1.2 Retail Scenario in India**

Retail has played a pioneer role world over in escalating productivity across an extensive variety of consumer goods and services. The influence of retail is visible in the countries like U.K., Mexico, USA, Thailand and most recently China. In Thailand, greater than 40 percent of total consumer goods are sold through supermarkets, department stores and convenience stores. A parallel trend has been observed in Malaysia, Indonesia, Taiwan and Thailand. Even in China, more than a tenth of all consumer goods are sold through modern retail formats. Economies of countries like Hong Kong, Singapore, Malaysia, Dubai and Sri Lanka are also heavily supported by the retail industry. “Retail is the second-largest industry in the United States both in number of establishments and number of employees. There has been much recent interest among managers and academics regarding factors affecting retail store performance” (Marketing Science Institute 2004).

Indian retail market with a population of over 1.25 billion, a greater part of which is young offers great attraction for the retailers all over the world. The Indian retail market with its enormous potential attracts all key players throughout the world, since it is among the biggest and fastest rising in the world. The Indian retail industry, over the last decade has undergone high growth with a remarkable shift towards organized retailing formats. According to ‘Yes Bank-Assocham study’ the retail market in India is predicted to grow to Rs. 47 lakh crore by 2016-
17, as it multiplies at a compounded annual growth rate (CAGR) of 15 per cent.
“The retail market (including organized and unorganized retail), was at Rs. 23
lakh crore in year 2011-12. Organized retail that comprised of just 7 per cent of
the overall retail market in 2011-12, is expected to grow at a CAGR of 24 per cent
and attain 10.2 per cent share of total retail sector by 2016-17. As far as retail
space is concerned, the organized retail supply in 2013 was around 4.7 million
square feet (sq ft) as against just 2.5 million sq ft in 2012, which sows 78 per cent
increase over the total mall supply. Organized retail is expected to account for 24
per cent of the overall retail market by 2020. The size of India’s retail market was
estimated at US$ 435 billion in 2010. Of this, US$ 414 billion (95%of the market)
was traditional retail and US$ 21 billion (5% of the market) was organized retail.
India’s retail market is expected to grow at 7% over next 10 years, reaching a size
of US$ 850 billion by 2020. Traditional retail is expected to grow at 5% thereby
reaching a size of US$ 650 billion (76%). While organized retail is expected to
grow at 25% and reach a size of US$ 1.3 trillion by 2020, registering a CAGR of
9.7 per cent from 2000-2020. India is ranked as the fourth most attractive nation
for retail investment, among 30 emerging markets.” (A T Kearny, Global Retail
Development Index 2011, KPMG 2014)

Factors of Growth in Retail Industry in India

As the Indian government have allowed FDI in retail, it has become easier for the
foreign retailers to enter into Indian market. Important factors that contribute to
the expansion of retailing in India are –

- Liberalization of Indian economy
- Urbanization of Indian society
- Growing young population
- Increase in disposable income
- Easy availability of credit
- Growing awareness due to information and technology
- Increasing international exposure
- Changing lifestyles

Challenges for Retail Industry in India

- Lack of supply chain capabilities
- Inadequate means of connectivity
- Poor infrastructure
- Supply based problems
- Shortage of trained manpower
- Lack of motivated workforce
- Employee turnover
- Low attraction of potential candidates towards retail industry
- Policy related problems
- Taxation problem
- Competition from unorganized sector
- Concerns with e-tailing

1.3 Job Satisfaction

Employee job satisfaction has been defined as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences” (Locke 1976). “Wanous and Lawler (1972) identified several different operational definitions of job satisfaction examining different facets of job satisfaction and their combined effect in providing a general understanding of the job satisfaction construct. It should be noted that job satisfaction has been found to be a multidimensional construct manifesting the emotional evaluations of individuals regarding their expectations and how well they have been met. In this connection, Schnake (1983) conceptualized three dimensions of job satisfaction representing its intrinsic, extrinsic, and social aspects. In fact, Schnake’s (1983) dimensions of job satisfaction cover cognitive and affective responses made by individuals in connection to their work environment.” Job Satisfaction is a collection of evaluative feelings that employees possess regarding their work circumstances (Skinner et al. 1984). Churchill et al. (1974) “define job satisfaction as all characteristics of the job itself and the work environment which salesmen find rewarding, fulfilling, and satisfying, of frustrating and unsatisfying.” Job satisfaction is an outlook towards particular aspects of the basic job and tasks an employee has to perform, which emerges from the sources as- pay satisfaction, variety, autonomy, supervisor support, etc. (Dick et al. 2004).

Herzberg Theory

Herzberg et al. (1957) has truly quoted that “The satisfied worker is, in general, a more flexible, better adjusted person who has come from a superior family environment, or who has the capacity to overcome the effects of an inferior environment. He is realistic about his own situation and about his goals. The worker dissatisfied with his/her job in contrast, is often rigid, inflexible, unrealistic in his choice of goals, unable to overcome environmental obstacles, generally unhappy and dissatisfied.”

Job satisfaction and the factors underlying it are the areas of keen interest to various psychologists. A remarkable contribution in this field in explaining the
motivation to work was promoted by Herzberg et.al (1959). Herzberg propounded the two-factor theory- also called motivation-hygiene theory. Hygiene or extrinsic factors are characterized by the “conditions surrounding the job such as quality of supervision, pay, company policies, physical working conditions, relations with other and job security”. On the other hand, motivation or intrinsic factors are characterized by, “the factors associated with the work itself or with the outcomes directly derived from it such as promotional opportunities, opportunities for personal growth, recognition, responsibility and achievement”. According to Herzberg, motivation factors contribute to job satisfaction, where as hygiene factors lead to job dissatisfaction.

“Motivators are the factors that influence or lead to positive willingness, and include specific needs, wants, drivers or impulses” (Hersey and Blanchard 1988). Research exhibits that intrinsic motivation acts as an important depicter of some significant employee attitudes and job outcomes. It includes commitment to organization, job satisfaction, job performance, and psychological well-being (Gagne and Deci 2005; Kuvaas 2006, 2009). Self-determination theory proposes that – “Intrinsic motivation refers to engaging in an activity for its own sake, because one finds it enjoyable and interesting” (Deci and Ryan 1985, 2000). In intrinsic motivation, employees take on an activity which is interesting and enjoyable. Therefore, it is a very self-determined type of motivation and more closely related with positive job outcomes. It includes, positive attitude, goal achievement, performance quality, employee retention, satisfaction (Bard et al. 2004, Csikszentmihalyi 1997).

“Extrinsic satisfaction refers to engaging in an activity for instrumental reasons, such as acquiring a reward. The most controlled form of extrinsic motivation is external regulation, represents behavioural engagement based on external pressures and demands or trying to attain a contingent reward” (Deci and Ryan 1985, 2000).

Brooke et al. (1988) described job satisfaction as an encouraging feeling concerning a job, ensuing from an assessment of its characteristics. An employee who presents a high level of job satisfaction holds affirmative feelings about his or her job, while dissatisfied person holds negative feelings. Pestonjee and Mishra (1999) advocated that job satisfaction refers to a set of attitudes that employees have about their jobs. It is the disposition of people towards their jobs and this involves numerous attitudes or feelings. According to Luthans (1992), five dimensions of job satisfaction- wage, quality of job, working conditions of individuals, management policies and working trends can be considered. Baack (1991) elucidates that Job satisfaction has several aspects, of these components satisfaction with supervision, with chances of advancement, and satisfaction with
the task itself may be affected by the development and implementation of company policies. In the present study, job satisfaction is considered to be dependent on intrinsic factors and extrinsic factors. The basis for the study is taken as per the two factor theory propounded by Herzberg.

1.4 Employee Motivation
Employee motivation is the degree to which salespeople are willing to expend effort on the job. Moreover, it is what energizes, directs channels, maintains, and sustains an individual’s actions and behaviours (Steers and Porter 1983). Theorists have argued that job performance is partially a function of an employee’s motivation to perform (Vroom 1964, Herzberg et al. 1959). In other words, employees must feel the desire to execute their job tasks and responsibilities, if they wish to perform their jobs. Also, researchers have proposed that salespersons’ performance is directly influenced by motivation (Walker et al. 1977). Motivation is an important issue in most of the organizations because it acts as an important factor for improving the performance of employees (Buitendach and De Witte 2005). Bent and Freathy (1997) have also emphasized on presence of motivated staff as a key to competitive performance of an organization. Especially, success of the firms in retail sector depends exclusively on motivation of the staff (Huddleston and Good 1999). As different employees have different reasons for working therefore it becomes very difficult for the managers to identify the factors that motivate employees (Hiam 2003).

“Motivation is a psychological process that gives purpose and direction; a predisposition to behave in a purposive manner to achieve specific, unmet needs; an internal drive to satisfy an unsatisfied need; and the will to achieve (Kreitner 1995, Buford et al. 1995, Higgins 1994, Bedeian 1993)”

Herzberg et al. (1959) explored two different set of factors. Firstly, motivators or intrinsic factors refer to the factors that are related to the job content and are inherent to the job itself. Secondly, hygiene factors or extrinsic factors are related to the job environment and are extrinsic to the job.

1.5 Employee Retention
“Employee Retention is a process in which the employees are encouraged to remain with the organization for the maximum period of time or until the completion of the project” (Giri 2008). Turnover which is the reverse of retention depicts the number of employees leaving the organization. Hence, to increase retention, it is very important to first identify the antecedents of employee turnover. Most of the organizations desire high employee retention because of the problems associated with high turnover like high financial cost, scarcity of labour,
maintenance of service quality, productivity losses, workflow interruptions, loss of expertise and dissatisfaction among the remaining employees. Retention management is defined as “the ability to hold onto those employees you want to keep, for longer than your competitors” (Johnson 2000). Retention is referred as organizational practices framed with an objective to sustain the employment of the valuable employees. This in turn, depends upon the extent of fit between an individual’s personality and interests and organizational goals (Schneider 1987). Broadly classified retention factors comprise career perspective, job enrichment initiatives, training and development opportunities, initiative to improve work-life balance, the stipulation of a striking parcel of employee benefits and financial rewards and conducive work environment (Allen et al. 2003, Anderson et al. 2002, Butler and Waldroop 2001, Cappelli 2001, Hall and Moss 1998, Horwitz et al. 2003, Hsu et al. 2003, Kossek and Ozeki 1998, Mitchell et al. 2001, Pfeffer 1998, Roehling et al. 2000, Ulrich 1998, Woodruffe 1999). Research also indicates that numerous key factors- communication, organizational culture, pay and benefits, career development systems, flexible work schedule and strategy affect retention to a great extent and need to be managed carefully (Logan 2000). “Turnover intentions reflect employees’ behavioural intentions to leave the organization, and research demonstrates that turnover intention represents a direct precursor and reliable predictor of actual turnover” (Sousa-Poza and Henneberger 2004).

**1.6 Employee Attraction (Employer Attractiveness)**

Attraction is a complimentary interface between the reputation, ideals and knowledge concerning an organization and potential employees (Bratton and Gold 2003). “Employer attractiveness has been defined as the degree to which a respondent would personally seek an organization as an employer” (Turban and Greening 1997). Armstrong (2000) has defined acquisition as a joint procedure of attracting potential job applicants and selecting them for specific positions in the organization. Research suggests that students who aspire to make their career in retail view intrinsic factors as more important followed by lifestyle flexibility and extrinsic factors. According to Berthon et al. (2005) “attractiveness of an employer is employee-based brand equity derived by putting efforts to communicate the expected utility that a potential employee should anticipate from joining a company”. Studies suggest the following dimensions that frame an employer’s image for attracting potential candidates work environment (Lievens 2007, Turban et al. 1998, Highhouse et al. 1999), co-workers (Highhouse et al. 1999, Rau and Hayland 2003), Growth (Lievens 2007, Lievens and Highhouse 2003, Lievens et al. 2007, Greening and Turban 2000, Highhouse et al. 1999,

1.7 Justification for Selection of Topic

“The employment relationship is undergoing fundamental changes that have implications for the attraction, motivation and retention of talented employees” (Vos et al. 2008, Horwitz et al. 2003, Roehling et al. 2000, Turnley and Feldman 2000). Not only acquiring and developing but keeping the talented employees has now become the most important objective of human resource management practices (Govaerts et al. 2011, Hiltrop 1999). An article from The Grocer comments that “it’s only when people begin to feel a close and meaningful involvement with their organization that they bring energy, enthusiasm, and passion to their work. When that happens, the end result is often greater drive, higher productivity and better results”. Organizations that fail to retain its high performing employees also lose their aptitude to stay competitive. This is due to the fact that, turnover can affect various aspects of performance such as corporate financial performance and productivity (Rappaport et al. 2003, Guthrie 2001, Huselid 1995, Shaw et al. 2009). “The retail environment has been linked empirically to important job outcomes such as stress and job satisfaction” (Singh et al. 2000). Wharton (2007) noted that unwelcoming and ill-prepared salespersons do more loss to the organization than any other management issue in retail sector. This indicate that there is a dire need for the effective management of employees’ performance, development of career advancement strategies, retention strategies and more focus on increasing motivation and satisfaction. Until recently, the HR factors like employee motivation, retention, satisfaction, attraction and proper evaluation of employees’ productivity were never discussed or explored for retail sector in India (Aneja 2006). With the advent of rise in organized retail sector in India, Companies have started focusing on best methods to maintain the motivation and commitment level of the employees, managing the cultural issues, controlling turnover, applying better practices to attract the applicants, and analyzing the impact of compensation on turnover (Mishra and Gupta 2009). According to Team Lease, India’s premier staffing company, “the retail industry has nearly 70 per cent attrition, which is highest for entry-level, front-end staff but decreases as one climbs higher” (Deccan Herald Report 2008). Retention of frontline employees who constitutes 85% of the total workforce is an issue of greatest concern to the managers, it has been reported that attrition rate at Pantaloon is 8.6% per annum, Subhiksha is 5-6% per month, RPG Retail is 16%
per annum (Singh and Mishra 2008). Misunderstanding of the role of frontline employees in retail leads to employee turnover and burnout. This poses a challenge for HR managers to attract and retain trained employees who have proficiencies that are crucial for the success of the organization (Vos et al. 2008, Horwitz et al. 2003, Roehling et al. 2000, Mitchell et al. 2001, Steel et al. 2002).

“Turnover is a trouble for retailers not only because of the cost associated with, but also for the huge concealed cost of customer dissatisfaction and defection that escorts unhappy employees before they leave the organization” (Bettencourt and Brown 1997). In spite of great attention, topic-employee retention still lacks the research that completely integrates the factors that motivate employees to stay in a job or to leave (Maertz and Griffeth 2004). There are some studies that analyses human resource challenges in Indian retail industry, but still there are gaps in the existing research specifically about the factors that lead to type of human resource policy to be followed (Chella 2002, Chakraborthy 2007, Abraham et al. 2007, Singh et al. 2008).

“The extent to which retention factors lead to the desired result, i.e. making employees stay, depends on their impact on motivational forces” (Maertz and Griffeth 2004). As rightly quoted by Maertz and Campion (1998) “relatively less turnover research has focused specifically on how an employee decides to remain with an organization and what determines this attachment”. Very few studies have linked employee attributes, such as personality or character to such important results. Similarly, Liao and Chuang (2004) have discovered the impact of employee personality attributes on customer satisfaction in service setting. Also, sales research has examined the internal characteristics of an individual such as locus of control, self-efficacy, competitiveness and type A behavior pattern and their relative impacts on employees’ attitude (Sager 1998). Hence, there are ample prospects to explore employee traits and attitudes in retailing research. Research also indicates that the absence of proper training to develop professionally and no utilization of employees’ talents and abilities also lead young employees to leave an organization (Martin 2005). It has been observed that limited research has been done on employee satisfaction, as compared to customer satisfaction. This is notable as many researchers have highlighted the importance of satisfied employees for the success of an organization. It has been found that satisfied employees have high intentions to stay in the job for longer period, hence decrease in turnover (Mobley et al. 1979). Several studies have hypothesized and pragmatically proved the linkage between satisfaction and employee behavior like retention (Anderson and Sullivan 1993). Job satisfaction is found to be the most recurrently researched predictor of employee turnover (Hom and Kinicki 2001) with an average correlation of $r = -0.17$ (Griffeth et al. 2000). Also, researchers
have observed that insufficient pay, dissatisfaction with management and other career opportunities were three main reasons for employees’ intentions towards leaving the organization. On the other hand, job security, job satisfaction, opportunities for growth, satisfaction with the co-workers and chance to help people were major reasons for employees’ intentions to stay in the organization (Brown and Yoshika 2003). Poulin and Walter (1992) explored that relationship with co-workers and supervisors, satisfaction with pay and roles and tasks of an employee are directly related to employees’ intentions to stay with an organization. Researchers have reported that employees’ satisfaction is influenced by their perceptions of their task-oriented performance, interpersonal and social aspects within the organization. Further, owing to extraordinary retail growth, more store management careers are available to young people than ever before. Still, retailers face major problems in attracting talented college graduates due to perceptions that retailing offers a low quality of work-life and long working hours. Supervisory support is the degree of mentoring, direction and encouragement provided and consideration revealed by the supervisors to the employees (Babin and Boles 1996). It has been found in a meta-analysis that the task variables and supervisory variables notably enhance job satisfaction (Brown and Peterson 1993). Research indicate that three significant psychological states – knowledge, experienced meaningfulness and responsibility influence many personal and work outcomes such as work motivation, general job satisfaction, lower absenteeism, reduce turnover and work effectiveness (De Varo and Brookshire 2007). Research indicates that performance and satisfaction both significantly influence organizational commitment with satisfaction having greater effect (Mathie and Zajac 1990). Researchers have also focused on the importance of employee-oriented good organizational practices that contributes to a positive workplace experience in attracting and retaining the employees (Boxall and Macky 2009). Kher (2004) noted that authority to dominate and experience social control, achievement, and relationship with co-workers are some of the important factors of retention. Hiring and retaining qualified talent has become very difficult for the modern organizations (Cotton & Tuttle 1986).

Job characteristics have a great impact on employee turnover and intentions to quit (Baroudi 1985, Compton 1987, Firth and Britton 1989, Igharia and Greenhaus 1992, Jackson et al. 1986, Lee and Ashforth 1996, Moore 2000). The research suggests that well-framed benefit packages are valuable tools for attracting, retaining and motivating employees (Bergmann and Grahn 1994). Research has revealed an apparent connection between employees’ satisfaction, intentions to quit and actual behavior of exiting from the organization (Omoto and Synder 1995). This is also in-line with the view of Wright et al. (1995). It is said
that if the work is internally motivating employees then the employees will intend to stay with an organization. Further, organizational goals and values have a positive impact on employee retention (Coldwell et al. 2008).

Therefore, the above observations calls for a dire need for the detailed analysis of HR practices like employee motivation, satisfaction, retention, attraction, manpower planning, compensation management, especially in context of the Indian Retail Industry. As the above facts indicate that employee turnover is one of the most threatening problems that retail industry is dealing with. Also, it has been observed that turnover is highest in the entry-level jobs and front-end staff (salesperson’s) jobs. Young candidates enter into retail industry at low salaries, in order to get experience, developing contacts within the industry and gradually move onto the better options or return to education to get better opportunities. The working culture of retail job, especially for salespersons is characterized by long working hours, and standing positions. Which many a times, leads to fatigue and reduces motivation among employees. So, it becomes a very challenging task for the organizations to retain, motivate the existing workforce, and attract the potential workforce towards the organization. Retail is amongst the most manpower intensive industries with high and direct customer contact. It has also been, realized by the organizations that effective management of retail stores depends exclusively on satisfied, motivated and committed employees who will stay with an organization for long term. So, many retail firms are focusing on human resource techniques strategically to develop emotional bonding with the staff. Retention techniques are applied like better pay, more incentives, better working environment, rewards and recognitions, etc., to deal with the problems of turnover and lack of applicants for the front-end jobs. As, indicated by the review of literature there exist relationship between employee satisfaction and motivation, retention and attraction. Hence, in the light of the above facts the researcher attempts to provide a conceptual as well as an empirical perceptive of the concepts of job satisfaction, motivation, employee retention and attraction, and to study the inter-relationships between these constructs and the demographics variables as gender, age, marital status, qualification, experience, location, income, stay in home town and designation.

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Chapter-2