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The Zakariya Journal of Social Sciences (ZJSS) publishes empirical, theoretical, conceptual and methodological papers of the highest quality on topics in the fields of education, pedagogy and all allied disciplines of social sciences. Any submission to ZJSS is expected to meet the journal requirements and focus on practicably empirical research. Typically, a paper suitable for ZJSS should attempt to replicate, create, advance, deepen, or repudiate existing published theory about professional teaching and learning and allied social sciences disciplines through conspicuous and vivid illustrations and models that can be tested through the evidence for the purpose of empirical support. ZJSS also encourages a variety of disciplinary perspectives, methods, conceptual approaches, and substantive problem areas. ZJSS at AIRSD is interested in publishing articles derived from experiential paradigm and field-based exposures along with conceptually robust theory rooted in social and cultural practices within the allied disciplines.

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Impact of Technological, Organizational, Product, and Process Innovation on Employee Turnover Intention

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ABSTRACT

The study aimed at investigating the predictive relationship between innovation and employee turnover intention in the telecom sector of Pakistan; particularly Mobilink Microfinance Bank, Khushali Bank, U-Bank & Telenor Microfinance Bank. The impact of technological, organizational, product, and process innovation was measured on employee turnover intention by using the adapted version of The Denison Organizational Culture Survey (1990). The sample comprised 150 employees with the inclusion criteria of only those working at the Microfinance Banks. A purposive sampling technique was used and the survey was conducted in person as well as on Google Docs. The method of regression analysis was used to analyze the data. The results suggested the predictive role of innovation in decreasing employee turnover intention.

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INTRODUCTION

Employee turnover intention has been studied in relation to a number of Bio-Pscho-Social variants and a number of predictive analyses have been yielded in relation to these variables. However, there's limited body of research that explores the predictive relationship between innovative practices and employee turnover intention.

Innovation for organizations has been inevitable with the transformations in technological practices at workplaces. However, innovation isn't just limited to technology, it plays a vital role in terms of product, process and organizational advancements.

Innovation is a key player in development and growth of any organization for maximizing outputs and minimizing turnover intention. For instance, case studies of telecom sector in Pakistan show a clear trend of minimizing the factors that lead of employee turnover intention by driving innovation in product, process and technological aspects of the sector, particularly in Microfinance.

For instance, Mobilink - Jazz, as a leading telecom giant in Pakistan is a useful case study in understanding the role and impact of innovation upon work environment and employees. It has successfully devised innovation through Microfinance options (banks) focused on resolving problems as well as improving work environment.

Similarly, Pakistan's largest cellular operator – Jazz's innovative solutions have strengthened banking sector's penetration in target markets. Leveraging on the sponsors' network and brand name – Jazz Cash—branchless banking domain—is taking on optimistic growth and is expanding through platform of Mobile-wallet accounts. The bank's current strategy is pivoted around capitalizing on its digital banking base having strong support from its super-agent cellular operator. The bank's business model utilizes innovation and is directed towards fostering core and branchless banking simultaneously. Jazz Microfinance bank is a case study in importance of innovative growing, and has shown how it leads to benefit Employee Performance indicators.

1-Significance of research

The current global climate for any organization is laden with innovative and competitive approaches for solving issues pertaining to employees, particularly the turnover intention. For any organization to sustain and stay relevant, it has become important to devise innovative approaches. Studying the impact of various innovative practices upon employee turnover would help provide an evidence based model or framework that could be proposed to organizations for using as a proactive measure. A need for such investigation is crucial because of the inevitable nature of the employee turnover intention within and outside the organization.

Additionally, a company's success is largely a measure of employee performance and variety of biological, psychological and social solutions have been devised in the past to increase the efficacy of employee performance. However, innovation is the least researched variable and there's a vital need of literature that guides the impact of technological, organizational, process

and product innovation as a solution to employee performance and turnover intention. For any organization to sustain in the market by doing innovation in every part of organization.

The emphasis on innovation is not relentless as innovative activities improve administrative processes that lead to increase in efficiency and effective management of work.

2-Theoretical Underpinning

The Diffusion of Innovation (Rogers, 1995) emphasizes the importance of investigating innovative change and the rate at which it's adapted in any given setting. The discussion on innovation is incomplete without the base of diffusion theory that provides clear insights to organizations in terms of different kinds of innovations being adapted at different rates. The diffusion theory highlights the minimization of uncertainty in employees by introducing innovation. Hence, an important underlining to relate with other models of innovation based turnover intention.

According to Barnard-Simon (1938), employee turnover intention is largely dependent on the evaluation that is made by an employee in terms of balance between inducements by the organization and their own contributions. *The Organizational Equilibrium Theory* provides a strong ground to look into the contributing factors by an organization that would help sustain an employee.

The aforementioned theories provide a basis for understanding the culture of innovation in organizations with select to employee turnover intention and satisfaction. A new model of *Organizational Climate for Innovation* (Francisco, 2012) discusses the concept of Innovation Climate in an organization and its impact on variety of employee variables that are not psychological but strictly relevant to the process of innovation itself.

Furthermore, survey for the *Theory of Process Innovation* (Blaug, 1963) addresses the efficacy of adopting an innovation that adds to technical knowledge and reduces the amount of activity for the employee. The model can be explained in terms of organizational climate for innovation that leads to a sense of equilibrium in the employee and hence reducing turnover intention.

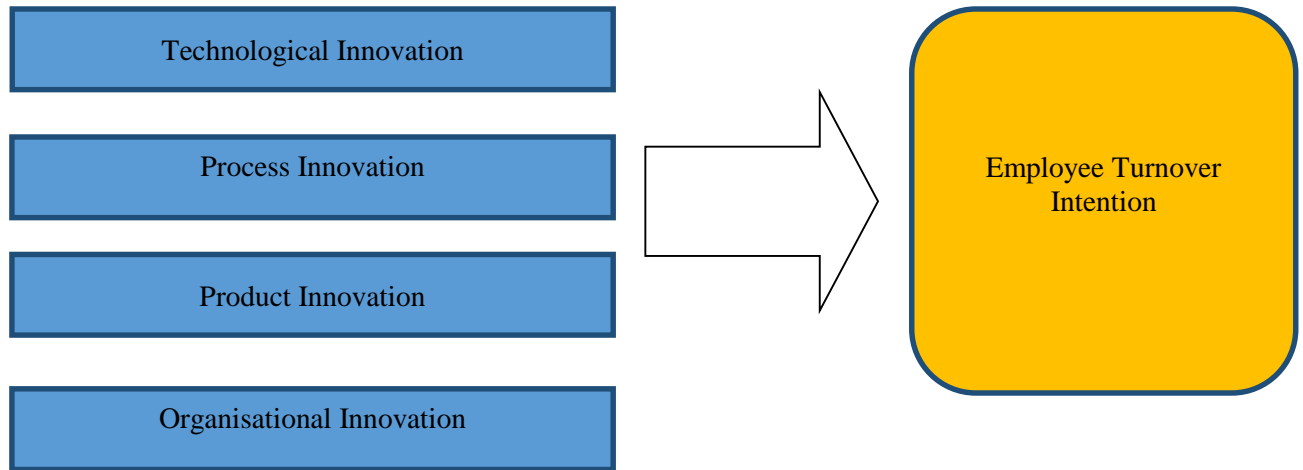
Lastly, *the integrated model of entrepreneurship* (Neessen, 2019) highlights the role of innovation as a vital factor in employee retention, building and empowerment. The model emphasize on the role of innovation as an important aspect of personality dimensions for entrepreneurship in an employee.

3-Research Gap

The research process revealed relevant gaps to the objectives of the study. One of the gaps identified is the necessity to investigate the contextual elements influencing innovation, knowledge, and employee turnover intentions.

Turnover places financial and structural impact on the company. The investigation, then, about the negative impacts of innovative work behavior upon turnover intention shall be discussed. Also, a need for business to plan ahead in order to minimize losses is identified in the study. Further, organizations can offer strategic compensation packages that emphasize performance and tenure to lessen the likelihood of turnover. Workforce companies also have lower turnover since employees feel like they have a voice and the company values their contributions.

Theoretical Framework



LITERATURE REVIEW

Employee Turnover Intention

Employee turnover is widely studied area for firms and organization. Employee retention techniques aren't unheard of and have been used ever since the theory of equilibrium and even before. However, with technological advancements over the decades, it is interesting to investigate the relationship of product, process and organizational innovations along with the technological advancements on job turnover intention.

Henha (2017) describes employee turnover as a scenario of leaving work. Whereas, employee turnover intention is different than employee turnover rate, as the former can be proactively resolved than the later. Turnover intention explains the factors that may or may not lead to a decision of leaving the work. Turnover can best be measured by comparing the number of people leaving an organization in a given time with those staying at the organization (Neal, 1998; Price, 1977). According to Kim (2015; 2017), employee turnover intention deals with intrinsic motivation and shares an inverse relationship. Measures such as an innovative climate is needed to ensure the reduction of turnover intention and breath fresh air into the burned out and bored employee.

It is specially, relevant for organizations to consistently come up with solutions that minimize job turnover and intention (Ngamkroeckjoti, et al, 2012). Demircioglu & Berman (2018), studied innovation with relation to employee turnover rate across all hierarchies and concluded that climate of innovation is crucial for minimizing employee turnover intention from manager to supervisor to intern.

According to Kalliath & Beck (2001), an employee goes through thoughtful deliberations that best explain the cognitive processes involved in burn out and turn over intention. The idea of leaving work is accompanied by the practical steps to acquire a new job,

eventually leading to turnover.

Also, the process can be intentional or unintentional, as stated by Curtis (2018). He suggests distinctive ways in which employee turnovers could occur. The Voluntarily Turnover Intention focuses on the internal and external factors that may lead to the decision of job turnover. These reasons may range from monetary opportunities, better position, easy commute, improved chances for acknowledgement, illnesses and healthcare, and family.

Curtis and Taylor (2018) explain that in the contrary, involuntary turnover intention maybe caused by the organization itself, when it plans to evict an employee on accounts of dissatisfactory performance as evaluated by managers, chief executive officers or team leader. This may also happen in cases of bulk layoffs when an organization can't sustain itself and hence has no other option to regulate the economic balance of the organization (Syed, 2015).

The literature further explores the pathways that lead to the decision of intentional turnover intentions by an employee. The model explains four ways that psychologically influence the employee to set an intention (Mitchel, 1994).

Technological Innovation

Technological innovation is the need of the time and is best explained as practice measures that are taken to find unique ways to create opportunities. Technological innovation is mostly based on science and research and is evidence based in nature. It's a commercialized form of innovation that ensures capital for the organization (Nemati, 2010).

According to Mentz (2006), technological innovation is best defined as a mechanism incorporating technical and scientific body of information, practical solution and effective execution. According to Bauer & Bender (2004), technological innovation reduces the turnover intention for employees possessing technical knowledge and information of innovations. In comparison, the turnover intention is higher in those workers that are not skilled or trained in innovative technologies. Similar conclusion was made by Newnham (2018) and by Holliman (2013), in an academic setting.

Griffith, Huergo, Mairesse, & Peters (2006), investigated the European economy for effects of innovation and found a significant relationship with employee productivity.

H1: The technological innovation will have a negative impact on employee turnover intention.

Process Innovation

Innovation is understood in two ways; product and process innovation. A process-innovation is defined as any adopted improvement in technique that aids in reduction of output cost while keeping the input cost the same (Blaug, 1963).

Researchers have found direct correlations between process and product based innovation and employee turnover intention (Damanpour, 2001; Geroski, 1989; Papa, 1990). There's a sufficient body of work that focuses on measurement of process and product innovation on employee performance (Fey & Benison, 2003). Similarly, a study by Huergo & Jaumandreu

(2004), revealed the positive role of process innovation leading to prospects of better productivity and organizational performance.

A comparative study on impact of product and process innovation revealed a significantly higher role of process innovation upon employee productivity (Hall, Lotti, & Mairesse, 2011).

H2: The process innovation will have a negative impact on employee turnover intention.

Product Innovation

Product innovation is creating or modifying a good, tool or service in terms of its usage or purpose. Also, product innovation is about exploring new ways to use an old product or service. (Simonetti, 1995).

Product innovation and technological advancement is a relatively significant leap for any organization but sustaining the success is dependent on the feedback of customers and further technological advancements (Angelmar, 1990). A study on 101 commercial banks reveal that product and process innovations are adopted by highly successful commercial banks in comparison to unsuccessful one that didn't adopt these innovations (Damanpour, 2001).

According to Neessen (2019), an employee's relationship with an organization is mediated by the innovation brought in the product by a given organization. It furthers the employee's skill set and help them function better for a given organization.

Product innovation is more sustainable when employees are retained resulting the organization to expand in size (Ettlie & Rubenstein, 2002).

H3: The product innovation will have a negative impact on employee turnover intention.

Organizational Innovation

Organizational innovation is crucial for economic growth (Rosenberg, 2004). Literature in organizational innovation suggests that corporations that are innovative are more likely to engage their employees into advanced HRM practices and such a practice impacts the turnover intention directly (Eriksson and Wang, 2014; Amabile, 1988; Dean, 1987). It applies to the South Asian context as well (Bhatnagar, 2012). A recent study explored the role of organization innovation at PEPCO (Pakistan) and found it to be significantly related to organizational success and employee performance (Zeb et al. 2021). Shih & Sastano (2011), analyzed the detriments for innovation and its relationship with employee turnover intention and conflict. Their conclusion was similar to Robbins, 2009; Meyer & Allen (1997).

According to Lukes & Stephen (2017), for any given organization, innovation subscribes to practical steps of curating and executing new ideas, systematic process of these ideas, measures and steps that ensure efficient performance of these ideas and finally, leading up to the creation of effective services and products.

H4: The organizational innovation will have a negative impact on employee turnover intention.

METHODOLOGY

Research Design

This Co relational Study used survey method to understand the predictive relationship of independent variables on the dependent one.

This research was based on Quantitative research technique. Technological, Organizational, Product and Process Innovation were the independent variables, whereas, Employee Turnover Intention is the dependent variable for the study.

Sample and Population

- **Population:** The research was collected from top four microfinance banks in Pakistan that are focusing on innovation on day to day activities.
- **Sample**

The sample of 150 employees working at various Microfinance Banks in Pakistan was drawn using convenient sampling. The participants ranged between 20 to 40 years of age.

Data Collection Procedure

The data was collected on the adapted version of Denison Organizational Culture Scale (1990) from the employees of Mobilink Microfinance Bank, Khushali Bank, U Bank, and Telenor Microfinance Bank.

The data analysis is performed through SPSS and the questions for innovation is adopted from (Suriati, 2015) and questions for employee turnover intention is adopted from (Lee1, 2012). The study investigated the impact of innovation on employee turnover intention. Denison Organizational Culture Scale (1990) was adapted after peer review and was administered via Google Docs and in-person, on 150 employees of various Microfinance Banks in Pakistan. The Microfinance Banks were limited to: Mobilink, Khushali, U bank, and Telenor. (Faiz world, 2021) After data collection, statistical analysis was performed using regression. The results revealed that innovation does have an impact on employee turnover intention.

Measuring Instrument

The measuring instruments we have used are scale. Questionnaire consist of 5 point likert scale.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

SAMPLING CHARACTERISTICS:

DEMOGRAPHICS		
PERCENTAGES		
Age	20-30	82 %
	31-40	16%
	41-50	2%
Gender	MALE	62%
	FEMALE	38%
Tenure of Job	1-5 Years	78%
	6-10 Years	14%
	11-15 Years	4%
	15 and above	3.3%
Industry	Mobilink microfinance bank	48.7%
	Khushhali microfinance bank	6%
	U bank microfinance	32%
	Telenor microfinance bank	13.3%

RESULTS

Correlation & Regression Analysis

The descriptive statistics reveal the characteristics and specifications of the population taken for the study (Table 1; mean, SD, correlations).

As per table 1, the age range from a sample of 62% males & 38 % females, armed between 20 to 30 years (S.D. 0.44871).

Furthermore, the reliability for turnover intention (.724); technological innovation (.813) ; process innovation (.807); product innovation (.730); organizational innovation(.721) were also computed and found significant. These were all above conventional standards of .70.

Correlations, too, were significant for the independent and dependent variables.

As per table 1, there is a negative relationship between employee turnover intention and technological innovation ($r = -.576^{**}$), just as suggested by hypothesis 1 (h1). Similarly, a significant correlation was found between technological innovation and product innovation ($r = 0.590^{**}$)

Significant negative relationships were found between organizational innovation and product innovation ($r = .562^{**}$); employee turnover intention & product innovation ($r = -.466^{**}$); technological innovation and process innovation ($r = 0.737^{**}$); technological & organizational innovation ($r = 0.725^{**}$); employee turnover intention and process innovation ($r = -.667^{**}$).

Table 1: Means, Standard Deviations, Correlations, and Reliabilities

	Mean	S.D	1	2	3	4	5
1. Gender	1.3800	0.48701					
2.Age	1.2000	0.44871					
3.Employee Turnover Intention	1.6533	0.45838	(.724)				
4.Technological Innovation	4.3478	0.48656	-.576**	(.813)			
5.Organizational Innovation	4.2817	0.49094	-.851**	.725**	(.721)		
6.Process Innovation	4.2900	0.48136	-.667**	.737**	.781**	(.807)	
7. Product Innovation	4.2900	0.56244	-.466**	.590**	.562**	.666**	(.730)

a n = 150; Cronbach's alphas presented in parenthesis. For Age type, 1—20-30; 2, —31-40, 3— 41-50 | Gender was coded as —1| for men and —2| for women. b ** p < 0.01 (2-tailed) * p < 0.05 (2-tailed)

Regression Analysis

The impact of the organizational, technological, process and product innovation was examined on the on employee turnover intention—dependent variable.

Overall, the regression analysis of all independent variables on the dependent variable of employee turnover intention yield a significant predictive relationship. As shown in table 2, for Technological Innovation ($\beta = -.543$), $p < 0.001^{***}$, and R^2 is .332.

The similar is predicted for Organizational Innovation with ($\beta = -.794$, $p < 0.001^{***}$) R^2 .723; Process Innovation with ($\beta = -.635$, $p < 0.001^{***}$), R^2 .445; Product Innovation with ($\beta = -.380$, $p < 0.001^{***}$), R^2 .218.

The aforementioned conclusive values suggest that all independent variables share a significantly negative relationship with the dependent variable— Employee Turnover Intention.

Table 2: Multiple Regression Results of Technological, Organization, Product, and Process Innovation.

Employee Turnover Intention			
Variables	<i>B</i>	R^2	Adjusted R^2
Technological Innovation	-.543	.332	.327
Organizational Innovation	-.794	.723	.722
Process Innovation	-.635	.445	.441
Product Innovation	-.380	.218	.212

*** $p < 0.001$ ** $p < 0.01$ * $p < .05$ † $p < 0.1$

DISCUSSION AND CONCLUSION

The study aimed to investigate employee turnover intention with reference to innovations at organizational level. It was hypothesized that; Technological innovation will be inversely associated with employee turnover intention; there will be negative relationship between process innovation and employee turnover intention; increase in product innovation will reduce employee turnover intention; organizational innovation will have negative relationship with employee turnover intention.

As per table 1, a significant inverse relationship was found between technological innovation and employee turnover intention (.724). The finding strengthens the already existing body of literature that emphasizes on technological evolution as an important solution to employee turnover intention. The more the technological innovation the lesser the employee turnover intention would be (Curtis & Taylor, 2018; Griffith, Huergo, Mairesse, & Peters, 2006).

Furthermore, table 1 also shows the significant negative relationship between process innovation and employee turnover intention (.807), which indicates that the higher the process innovation will be the lower the rates of employee turnover intention will be and vice versa. Since, process innovation is pivotal kind of innovation for any organization, its role in proactively controlling the increasing rates of employee turnover intention can't be denied (Hall, Lotti, & Mairesse, 2011; Huergo & Jaumandreu, 2004).

The study also investigated the relationship between increased levels of product innovation and employee turnover intention. It was found that there's a significant relationship between product innovation and employee turnover intention and that one predicts the other in an inverse manner (.730, table1). This is also validated by the body of literature which highlights the important role of product innovation as crucial for employee retention (Neessen, 2019; Ettlie & Rubenstein, 2002).

Lastly, organizational innovation's relationship with employee turnover intention was explored and a significant negative relationship was predicted in the study between these variables (table 1: .721).

Overall, the findings highlight the theoretical framework chosen for the study that suggested the prime role of innovation as crucial for employee retention or improving the turnover intention rate (Francisco, 2017; Lukes & Stephen 2017; Eriksson and Wang, 2014; Blaugh, 1963).

Practical Implications

Employee turnover intention can be significantly reduced or controlled by introducing innovation at technological, organizational, product and process level.

Innovation is a cost effective way to sustain and build an organization as it evades the lengthy procedure of hiring, training and recruiting new employees every other term due to high turnover rates.

LIMITATIONS AND FUTURE RESEARCH

The research poses limitation in terms of the population that was limited as subject of the study. The telecom sector can be studied all over the country in future than limiting the study to one city. Furthermore, a comparative research design would benefit the body of research if various sectors are compared in terms of employee turnover intention and innovation.

The academic nature and time constraints prevented intensive pilot studies and revision for adaptation of questionnaires used in the city. Technically, the research can greatly benefit with multiple revisions of adapted battery and pilot studies to help with a better research design.

Lastly, the resurgence of COVID-19, didn't allow the research to be conducted in-person and a reliance on Google Docs was the only way.

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Effects of Environmental Changes on Human Health (An Anthropological Study of Multan City)

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ABSTRACT

Environmental changes are considered to be among the main problems of the world. There are some anthropogenic activities that human beings perform and that cause changes in the environment which adversely puts effect human health in the form of diseases. The main focus of present study is on effect of environmental changes human health and anthropological study of Multan city. The core objective of this research was to find out the environmental effects on the human health and their surroundings due to environmental changes and explore the perception of causes, mechanism and its effects on the life of the individual. This study also includes the recommendations, how human health was affected by the environmental changes. The present research examined the social economic and cultural effects associated with the environmental changes on human health. In this case study, both quantitative and qualitative approaches were used. The data was conducted from population between 20 to 60 years old and selected sample was 100 male and female respondents of Multan city. For the purpose of the current research, data was conducted through questionnaire and case study method and informal discussion and observations. The major findings of the research are environmental issues like air, noise pollution and global warming. This piece of research work is the contribution to the Anthropological literature of Multan in the context of the effects of environmental change on human health.



INTRODUCTION

Environmental changes grip the change in the system of natural human environmental factors, that understand the biophysical component and the process of the earth's natural environment, air as well as water including all coatings for the atmospheric, non-living objects and natural issues (both non organic and organic), socio-economic parts, procedure of the human atmosphere mostly connected with the human physical condition hazards-Environmental sustainability, economy, effectiveness along with social value give an exercise in careful control (Oiamo, 2014).

In that, people have tremendously contributed to the procedures of industrialization, which hold affected the worldwide high temperature pattern. In general, the positive effects of global warming are much less significant than the negative effects. Higher temperatures impact the availability of fresh atmosphere, harmless drinking water, as well as foodstuff, around the world (IPCC 2014; WHO 2017).

Air pollution, enhances its harmful effects on human health, like effect of environmental changes, the normal worldwide high temperature has extremely increased current years. Although these varieties may appear less, they can have servers effects weather and climate causing increase of serious heat waves, flood rains, and drought seasons (U.S Global 2017).

Lifestyles provide a second link between public health and the sustainability of environment. The public physical condition focuses the people and their behavior inside the ground of environmental suitability. A lot of ways of lifestyle have been reasons for the chronic disease and early fatality in high earnings countries: such as no physical activity, harmful diet, smoking (cigarette) and dangerous alcohol ingestion. Caustic reality is that the effects of environmental change might affect a few thematic areas, For example, health, agriculture, nutrition, inequality, future, impoverishment and so on which can be determined by economic devices like various types of regression to investigate the facts of causes and logical effect relationship using community based datasets. An improvement of family appears related with nutritional status at family unit and much compelling to address the intricacy of world poverty reduction targets (Barbier, 2010).

According to Bruno Latour (2014) a French anthropologist, the human activities have changed the earth's atmosphere, anthropologists can contribute significantly to geological studies, Chemistry and weather by examining the effects of man and its cultural system.

According to WHO (2014). A study using standardized cross-culturally valid household water insecurity scale among pregnant and HIV infected women of Kenya concluded that household water insecurity caused psychosocial impacts, economic impacts and main transmission of diseases. According to Mabahwi *et al.*, (2015). Until 2005, WHO estimated that 2 million children under age 5 and each year from acute respiratory diseases exacerbated by air pollution.

According to WHO (2016) Globally, 50% of consumption of water needs are met by surface water, which is a major cause of long-term diseases transmission. 91% of the world's population is overreacting to the improvement of drinking water. However, 159 million of these

people are dependent on untreated surface water, placing them at even greater health risks than other water sources. As demographic pressure rises, the question of water quality will become a worldwide issue. The water cycle including sewage and surface water, must be managed holistically to protect scarce fresh water resources, protect human health from water-borne infectious diseases and poisonous chemicals.

Research Methodology

The present research was conducted for the purpose of, finding out the effects on human health due to environmental changes as well as investigatory how human health was affected by the environmental changes. The population was selected in the area of Multan city. 100 respondents were selected for this study with the help of simple random sampling. Data was collected through questionnaire and case study method as well as informal discussion and observation. Through interview, the researcher was able to observe deeply to the attitude and expressions of respondents.

Demographic Characteristics of Respondents (N= 100)		
Demographic Variables	Total Sample (N)	Percentage
Gender		
Male	75	75%
Female	25	25%
Age		
<20	25	25%
21-40	33	33%
41-50	16	16%
>60	26	26%
Environmental Changes		
Air Pollution	50	50%
Noise Pollution	20	20%
Traffic Pollution	30	30%

One of respondent said, Allah give the punished to human in different forms of diseases. Another respondent asked, the admitted to the environmental changes are happening because the air contain toxic pollutants which case of air, pollution that are effected the humans in different diseases like Asthma, High blood pressure, Eyes infections, Skin cancer and Heatwaves etc. An other respondent said, noise pollution also effect the human health because he was doing job in industry, and he was deaf not before joining the industry however, due to explore of machinery sound his hearing power was damaged, it is a chronic process. Noise pollution is also effects on human behavior also case of depression. One of respondent asked, there is a water problem in their resident area which is affecting their health. Because there drinking water was not pure however, water was polluted and very smelly. The water pipelines is very old and damaged from which the dirty water comes from. Due to that's reasons they were suffering from various diseases related to water pollution, such as stomach problems as well as eyes diseases.

Pollution Effects due to Environmental Changings		
Pollutions	Respondents	Percentage
Air Pollution	18	18%
Noise Pollution	13	13%
Global Warming	38	38%
Traffic Pollution	14	14%
Flooding	5	5%
Water Pollution	12	12%
Total Respondents	100	100%

Almost 18% people said that air pollution affected human health in the form of skin cancer, asthma, eye infection, hair loss etc. 13% people agreed to the option of “noise pollution” because noise pollution also affected their health. The people were suffering from different diseases like depression high blood pressure and hearing proplems etc. 38% people considered the option of “global warming” Global warming also affected human health and caused many diseases. 14% people ticked the option of “traffic pollution” the different sounds of traffic created pollution that also affected human health. People were suffering from many different diseases heart problem, nervous system down etc. 5% people agreed that flooding system caused environmental pollution, due to global warming climate was melting the glacier that is why flooding, different types of diseases occurred like diarrhea cholera etc. 12% people select the option of “pollution of sea and rivers”

Air Pollution ever Effectuated to Human Health		
Air Pollution	Respondents	Percentage
Yes	96	96%
No	2	2%
No Idea	2	2%
Total Respondents	100	100%

This table showed that 96% of the respondents agreed that air pollution affected their health whereas, 2% respondents did not agree that the air pollution affected their health and 2% respondents did not know about air pollution.

Noise Pollution Can Create Some Diseases		
Problems	Respondents	Percentage
Hearing problem	10	10%
High blood pressure	22	22%
Heart Problems	27	27%
Effect on Behaviour	36	36%
Others	5	5%
Total Respondents	100	100%

Noise pollution also affected human health. 10% people were suffering from hearing damage due to lot of noise pollution, 22% people were suffering from high blood pressure, 27% people were suffering from heart problem due to noise pollution. Almost 36% respondents noted that noise pollution affected human behavior, other 5% people were facing the problems due to other sources of noise pollution.

Air Pollution, Causes and Effects

Air is a mixture of gasses. Any human activity that causes disturbance in this composition of gasses can create air pollution. Air pollution is the contamination of air by toxic substances. Some of the main causes of air pollution are smoke from traffic and the burning of fossil fuels, such as coal gas, and oil. Smoke from factories and industries make it impure. Natural disasters like wildfires and volcanic eruptions are also responsible for causing pollution in the air. Air pollution is harmful for human health. Polluted air can cause many breathing disorders, such as asthma and bronchitis. There is a protective layer in the atmosphere, known as ozone layer. Air pollution is damaging the ozone layer which protects the earth from the harmful rays of the sun.

Water Pollution, Causes and Effects

Water is essential for all life forms on earth. Seventy percent of the Earth's surface is covered by water. Clean and pure water is needed by every human being, But is it create that we are really drinking pure and clean water? Most of water in the rivers, lakes, and seas is now polluted due to human activities. Some of the biggest sources of water pollution are oil spills, untreated human sewage, pesticides, herbicides, fertilizers, and industrial waste. They mix with the waters of oceans, rivers, and lakes and make the water impure for humans and other living things. Polluted water is very harmful for human health and the natural environment. It is unhealthy for drinking and for other uses. It can cause many dangerous problems, not only for human, but for marine life as well. When water used by humans is polluted by harmful microorganisms from sewage, it can spread infectious diseases, such as cholera and typhoid fever. Oil spills from tankers and oil wells covers the ocean's surface, killing fish and other sea life.

Land Pollution, Causes and Effects

When waste is not disposed of properly, it causes land pollution. Land pollution is the pollution of the earth by solid and liquid waste which is produced as a result of human activities. Chemical waste produced by factories, human sewage, dumping of litter on the ground, overuse of pesticides, herbicides, and construction debris are some of the major causes of land pollution. Land pollution not only damages the soil, it also has very harmful effects on the entire ecosystem. When toxic chemicals are dumped into the ground, they get absorbed into the soil. From there the roots of plants absorb these poisonous chemicals and in this way these toxic chemicals are transferred from one living thing to another.

DISCUSSION

The purpose of this research was to make dugout for the cultural and social understandings of Environmental changes, effects on human health in Multan City. Social and cultural understandings of people were discussed in informal interviews; questionnaire. The researcher selected 100 respondents for gathering the in-depth view of the respondents. The questions were divided into three domains following is a list of some environmental issues. In your view, has air pollution or have changes in weather ever affected your health (iii). What problems can noise pollution cause?

Environmental changes affect the human health. People suffering from different diseases due to the environmental changes that facing the problem every year. Different kinds of environmental changes like noise pollution, air pollution, water pollution, land pollution, global warming also affect, the human health. Temperature is increasing and climate changes also affect human health. Skin and eye diseases are getting more common.

There were a number of environmental changes, disease problems faced by the human health such as asthma, high blood pressure, eye infection and skin cancer affects human behavior. Human health had to face different diseases due to the environmental changes. Noise pollution and air pollution health problems were the basic issues faced by human due to environmental changes in Multan Pakistan.

CONCLUSION

The present research work was on the title Effects of Environmental Change on Human Health (An Anthropological Study of Multan City). This research study analyzed different environmental changes and their effects on human health. This piece of research work illustrates the socio-economic and socio-cultural aspects of environmental changes. Multan environment is very hot from April to September. People of Multan suffered different diseases due to the environmental changes. People covered their faces' used gloves to protect their own skin from sun rays. Mostly air pollution affects our respiratory system. That is why people faced social and economical problems. Noise pollution is a big problem for those who live near the industrial area and transpotational area. It causes different disease in the form of hearing damage, high blood pressure, and our change behavior. All of these environmental changes, due to anthropogenic activity water pollution, affect our digest system and cause different diseases .The results pointed out the culturally based conceptualizations of Environmental change as punishment of their sins (saza). The current research disclosed the Effects on human due to the environmental changes. The research expressed the results that different diseases affected human health badly and destroyed their body function and also gave awareness how a person was affected by environmental changes. Mostly men working in industrial area sufferd different diseases because there machineries emited different chemicals that affect human body and also released lots of noise which caused hearing damage.

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Perceived Parental Acceptance Rejection as a Predictor of Academic Achievement Motivation, Coping Abilities and Well Being Moderated Role of Emotional Intelligence and Personality Traits

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ABSTRACT

The current study was to validate the perceived parental acceptance rejection as a predictor of academic success motivation, coping abilities, and well-being regulated role of emotional intelligence and personality characteristics among adolescent government schools in Sargodha, Pakistan. The data was collected using the purposive sampling approach. The constructs of research were measured using pre-created scales. Correlation research revealed that Perceived Parental Acceptance has a positive association with Academic Achievement, wellness, and coping methods, indicating that pupils in the school are more likely to succeed. Linear Regression analysis revealed that parental acceptance had a substantial influence on academic accomplishment motivation, coping abilities, and well-being, which mitigated the role of emotional intelligence and personality factors. Modal 2 and 3 demonstrated that emotional intelligence has increased.

INTRODUCTION

Parents have a critical role in their children's life. Parental behaviour, whether positive or negative, has a significant impact on their children's personalities. Positive behaviour toward children creates a sense of acceptance, whilst negative behaviour toward children creates a sense of rejection in the youngsters. This sense of acceptance or rejection has a significant influence on their behaviour. The primary risk factors for depression, according to Barnow, Lucht, & Freyberger (2001), are parental disapproval, emotional rejection, and harsh punishment. Ronald created Perceived Parental Acceptance Rejection (1986). (IPARTheory).

According to the IPARtheory, children's emotional demand for positive responses from attachment figures is a potent incentive. Furthermore, according to this hypothesis, when furthermore, this theory implies that when attachment figures fail to meet this demand, they are emotionally and behaviourally inclined to behave in specific ways. Ronald (Ronald) (1986). Rejected children are more likely to feel uncomfortable and insecure, which can lead to low self-esteem, a negative worldview, dependence, melancholy, indecisiveness, avoidance, and withdrawal from situations, among other personality traits. Abdul Khaleque Abdul Khaleque Abdul Khaleque Abdul Khale (2002). As a result, studies have shown that parental rejection is strongly linked to a child's health, well-being, and a variety of psychological and behavioural issues, such as avoidance and despair.

Parental acceptance and rejection

This research focuses on parental accepted adolescent, parental rejected adolescent, and emotional behaviour associated with both of these occurrences. Ronald introduced the provided modal, which is based on IPAR theory (1986). Because IPAR Theory prioritises mental activity, including mental representations, we believe that certain children and adolescents are better able to deal with feelings of rejection than others because of their unique social cognitive abilities. Personal and perceived features of the rejecting parent(s) and other attachment figure(s) are included under "other" characteristics; they include the frequency, length, and intensity of the rejection. Individuals' "context" attributes include things like the people in their lives who are important to them and the societal circumstances in which they live. It is important to note that there are many other elements that play a role in the likelihood of a child developing a negative reaction to their parents or other attachment figure(s). "Context" qualities, such as social-situational aspects of a person's surroundings, are also important to an individual's well-being and well-being.

Outcomes of parental acceptance and rejection

Parents' acceptance and disapproval can have a variety of effects on teenagers' personalities, but this study focuses on a few specific emotional outcomes that are critical throughout adolescence. In contrast to parental rejection, European American and Mexican American students' academic success is linked to acceptance, according to a study. Parents' rejection has been linked to academic achievement in a variety of countries throughout the world from Egypt to Spain to Sweden including Australia. Two of Rohner and Britner (2002). Adolescent behaviour is influenced by the relationship between parents and children (Casas 2010). Blustein and colleagues found that adolescent self-determination, self-esteem, confidence, and contentment were all linked to a sense of mutual trust. During adolescence, Blustein and

colleagues found that self-esteem, self-confidence, and happiness were all linked to a sense of mutual trust and good relations with both parents, Castle. It's Kroll's (2004). A child's growing self-regulation abilities are thought to reflect the quality of his or her parents' responses to their children's basic psychological demands. Many, if not all, of these literary and scientific endeavours would not be possible without the support of the people of the United States. It is for this reason that the PARTheory, an evidence-based model of socialisation and lifespan development, tries to forecast the fundamental causes and effects of parental and intimate acceptance-rejection throughout the world (Rohner, 1986, 1999; Rohner et al., 2009). Focus on how a child's growing self-regulation abilities internalise the quality of their parents' replies to their children's fundamental psychological demands. All of these literary and scholarly achievements would not be possible without the support of the American people. A theory of socialisation and lifespan development based on evidence developed by Rohner, the Parental Acceptance-Rejection Theory (PARTheory), seeks to predict and explain the most important factors that influence and are correlated with parental and intimate acceptance and rejection around the world (Rohner, 1986, 1999; Rohner et al., 2009). Research into the quality of a child-parent relationship has been ongoing for decades. Research into the impact of parents' actions on their children's school performance and problem behaviours has utilised a number of well-known theoretical methodologies. These include Harter (1998), Ryan et al. (1995), Sroufe and Waters (1977), Ryan et al. (1998), Ryan et al. (1998), Ryan et al. (1998), Ryan et al. (1998), Ryan et al. (1998), Ryan et al. (1998). When children interact with their parents, they copy and reinforce one other's behaviours in their brains, which may subsequently be used in other social situations, according to social learning theorists (Patterson et al, 1989). According to attachment theorists (Waters et al., 1986), the amount of a parent's reaction to their children effects the creation of parent-child attachment as

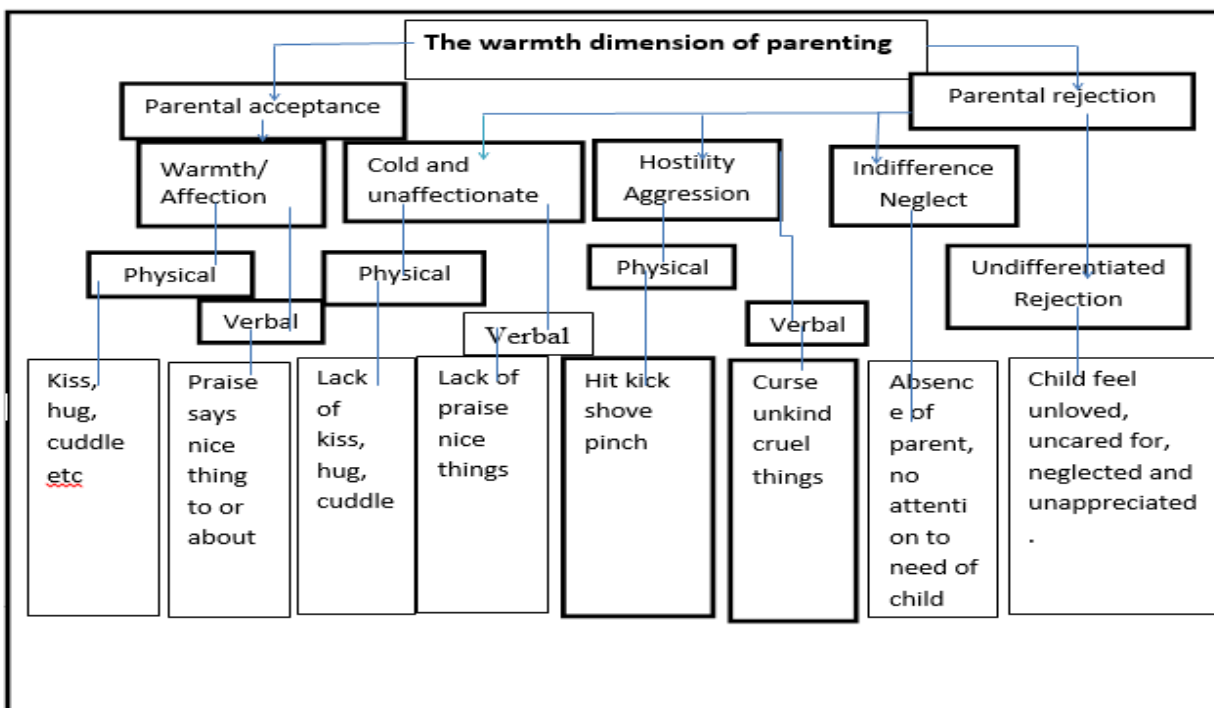


Figure1. The warmth dimension of parenting

Psychological well-being among members of the emotional community is higher than the average, but it still lags behind that of those who come from loving (accepting) homes, even while it is better than the average for those who have grown up in hostile environments.

From childhood to adolescence, all but the most severely rejected and psychologically traumatised individuals are likely to have enough pleasant experiences outside their families of origin to help mitigate the most devastating emotional, cognitive, and behavioural consequences of parental rejection. Adolescents who have been rejected as children are often successful, especially when they have had effective treatment, great employment experiences and fulfilling romantic connections in addition to other rewarding processes and outcomes. (Masten, 2001)

Adolescents who were rejected as children are often better adjusted emotionally and psychologically when successful psychotherapy, positive work experiences, satisfying intimate relationships, and other gratifying processes and outcomes are combined—though they do not have the same positive sense of well-being as adolescent who felt loved all along. Accordingly, even happy young people are at a little larger risk for social, physical, and emotional disorders throughout their lives if they have significant rejection squeals as children.

Rationale

The purpose of this study is to determine the effects of parental acceptance and rejection on adolescent behaviour. This research will be based in part on Rohner and Britner's theoretical model (2002) Parental rejection, according to Rohner and Britner (2002), is the most important predictor of academic success. These findings are backed up by cross-cultural and longitudinal research. The sociocultural system sub theory of the parental acceptance rejection theory aims to explain and predict the genuine cause and sociocultural correlates of parental acceptance and rejection around the world.

The idea focuses on the expression, effect, and genesis of parental love. Acceptance (love) from parents and other attachment figures is very important for children, according to approximately 2000 research done in the United States and across cultures. Evidence has demonstrated that when this desire for acceptance is not satisfied, children all over the world report a certain type of maladjustment, independent of their cultural, ethnicity, age, or gender. Individuals who feel themselves to be rejected are more likely to have behavioural problems, negative affect, and coping difficulties than those who consider themselves to be accepted. Furthermore, these youngsters encounter these issues and low academic performance at all stages of their lives (Rohner and Britner, 2002)

Present study will mainly focus on this aspect to bridge this gap in literature. Academic accomplishment, coping, and wellbeing are all contingent on parental approval or rejection, according to the coping sub theory. However, in the empirical literature on this topic, this assumption has not received as much attention as it deserves (Rohner, 1986).

The current study will primarily focus on this component in order to fill a gap in the literature. According to the literature, many studies have been undertaken on the current topic in individualistic culture, but very few facts are known in collectivistic society. This present will be quite useful in comprehending this occurrence in collectivist culture. The current study's sample

will be drawn from adolescents. Adolescence, according to life span developmental specialists, is a period characterised by behavioural and emotional challenges.

Existing literature also suggests that many researches have been conducted individualistic culture on current topic but very few facts are available in collectivistic culture. This present will provide considerable aid to understand this phenomenon in collectivistic culture.

Sample of the present study will be based on adolescence it is suggested by life span developmental researchers that adolescence is an age marked with behavioural and emotional issues.

Conceptual Framework

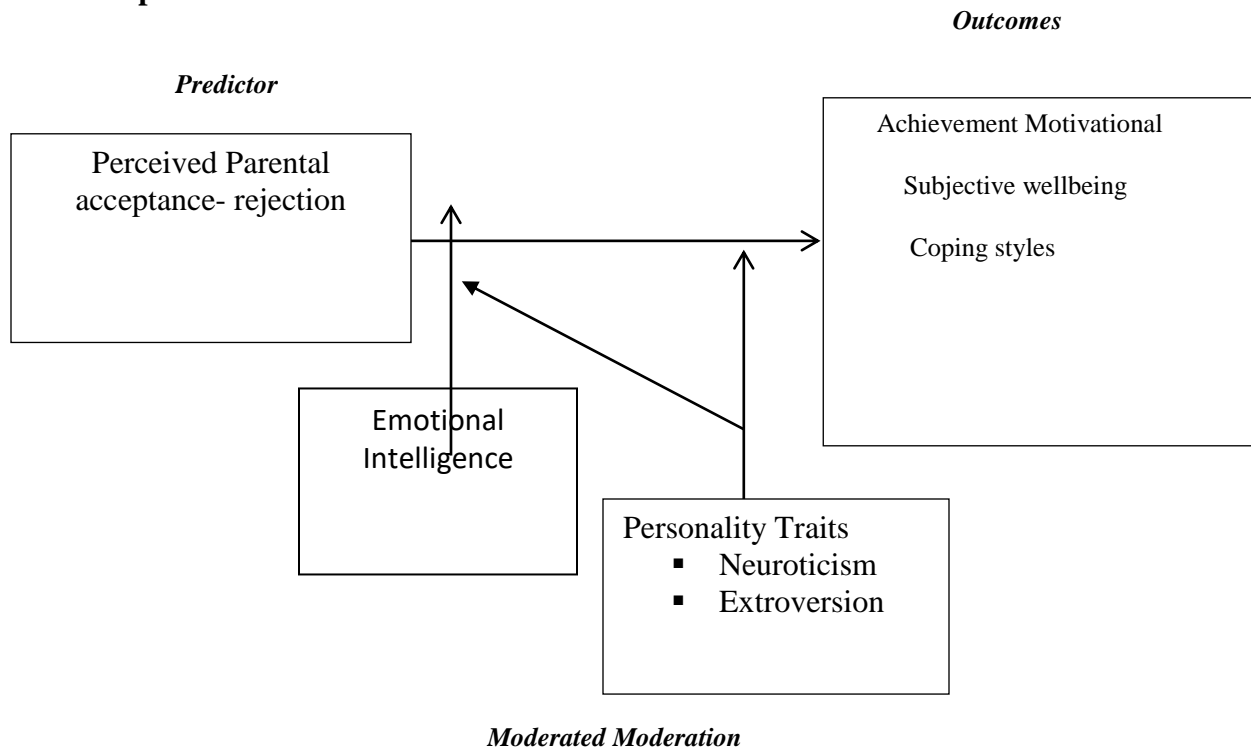


Figure 1: Schematic representation of predictor (Perceived acceptance rejection), moderator (personality traits) and Emotional Intelligence outcomes (Academic Achievement wellbeing and coping style) relationship

METHODOLOGY

Objectives

1. To take a bird view of instruments by pre-testing which used in the main study and analysis the psychometric properties.
2. To conduct the preliminary analysis on study variables in order to see the magnitude and directions of the relationship among variables.

3. To examine the relationship between Perceived parental acceptance rejection theory and wellbeing among adolescence
4. To examine the relationship between Perceived parental acceptance rejection theory and coping styles among adolescence
5. To examine the predictive relationship of perceived parental acceptance rejection and academic achievements for adolescents
6. To examine the relationship between personality traits and outcome variables including coping abilities, wellbeing and Academic achievement.

Hypotheses;

H1: Perceived parental acceptance will be positively correlated with wellbeing among adolescents.

H2: Perceived parental acceptance will be positively correlated with Academic coping strategies among adolescents.

H3: Perceived parental acceptance will be positively correlated with Academic achievement among adolescents.

H4: Perceived parental rejection will be negatively correlated with well-being among adolescents.

H5: Perceived parental rejection will be negatively correlated with coping abilities among adolescents.

H6: Perceived parental rejection will be negatively correlated with Academic achievement among adolescents.

H7: Emotional Intelligence and Personality traits will be correlate with outcome variables including Academic achievement coping abilities, wellbeing among adolescences.

Operational Definitions

Perceived Parenting Acceptance. Parental acceptance individual is those how perceive themselves as accepted on the behalf of their parents. They perceive that their parents and attachment figure love them a lot. (Rohner, 1986, 2004; Rohner 1980).

Perceived Parent Rejection. If you've ever been rejected by your parents, you know what it's like to assume that they don't care about you. As an evidence-based socialisation and lifelong development theory, Perceived Acceptance and Rejection (PAR) tries to predict and explain the major causes and consequences of PAR, especially parental acceptance and rejection, in the United States and internationally (Rohner, 1986, 2004; Rohner and Rohner, 1980). The Adolescent PARQ (Parental Acceptance Rejection Questionnaire) (Urdu Version) will be used to identify accepted and rejected teenagers.

Perceived Parenting Acceptance. Individuals who have a strong sense of acceptance from their parents are said to be "parental acceptance individuals." They have a strong sense that someone cares deeply about them, whether it's their parents or an attachment figure. Several studies have found that (Rohner, 1986, 2004, Rohner 1980).

Perceived Parent Disapproval. People who have been rejected by their parents feel that their parents don't love them since they've been treated badly by them. As an evidence-based theory of socialisation and lifetime development, it seeks to predict the key causes, consequences, and other correlates of Perceived Acceptance/Rejection, notably parental acceptance/rejection, in the United States and worldwide (Rohner, 1986, 2004; Rohner and Rohner, 1980). Using the Adolescence PARQ (Parental Acceptance and Rejection Questionnaire) (Urdu Version), we will assess accepted and rejected adolescence.

Well-being.

The term "wellbeing" relates to how people assess and feel about the quality of their lifestyle and lives. It might contain both cognitive and emotional judgments and emotions (Diener, 1984). Short Edinburg, Warwick Wellbeing. In this study, the scale (Warwick Edinburg University, 2006) will be used to assess adolescent wellbeing. High scores on this scale indicate high wellbeing, while low score indicate low.

Academic Motivational refers to how far a student or institution has come toward achieving short or long-term educational goals. The achievement of students may be assessed by their grade point average, but the achievement of institutions can be measured by graduation rates. Coping; coppers are those who are well-adjusted in their community and have good mental health despite parental rejection. They are conscious of their own existence.

Emotional Intelligence

Emotional intelligence (EQ) is the ability to recognise, use, and control one's own emotions in order to reduce stress, communicate effectively, empathise with others, overcome obstacles, and diffuse conflict. The concept of emotional intelligence was investigated in relation to the permissible level of emotional expression and adaptability to educational contexts.

Sample

In Sargodha, Pakistan, a representative sample of 300 students was drawn from several government schools. Only teenagers who attended public schools were eligible to take part in the survey. They were all in the eighth, ninth, and tenth grades and were all involved in research projects. Male students made up 54.7 percent of those polled, while female students made up 45 percent. The participants ranged in age from 13 to 19. This inquiry will employ a cross-sectional research approach. A sample of 350 students was chosen. Before administering the surveys, dual informed consent was obtained from both the relevant authorities and the participants Instruments. The study will rely on self-reported data.

Instruments. The study will be based on self-report measures. In demographic sheet, Different scales will be used to collect the information including, Adolescence Version of the Personality Assessment Questionnaire (Adolescence PAQ) (urdu version).

- **Personality Assessment Questionnaire (Adolescence PARQ)** The Urdu version is short. The father or mother Acceptance rejection is a self-report technique that examines an individual's perception of parental acceptance rejection. It is separated into four sections: (1) warmth/affection, (2) hostility/aggression, (3) indifference/neglect, and (4) undifferentiated rejection. (see figure1)The warmth/affection subscale comprises eight items, while the hostility/aggression and indifference/neglect scales each have six, and the undifferentiated rejection scale has four. A Likert-type response style was employed in the scale.
- **Achievement Motivational Inventory.** Muthe and Thomas developed it in 2009 to measure students' achievement motivation. The scale comprises 32 items, each with a 5-point answer scale. A Likert-type response style was employed in the scale.
- **Trait Well-Being Inventory.** The Trait Wellbeing Inventory was used to measure trait well-being (Dalbert, 1992). Each item is to be assessed on a 5-point Likert-type scale, with a 5 indicating "strongly agree," a 4 suggesting "agree," a 3 indicating "somewhat disagree," a 2 indicating "disagree," and a 1 indicating "strongly disagree." The reported alpha reliability for this Scale was.89 (Fatima, 2004). Two of the scale's negatively stated items were reverse graded prior to determining the scale score.
- **Coping Strategies Inventory.** The Coping Strategies Inventory (CSI; Tobin, Holroyd, Reymonds, and Wigal 1985) was a 28-item self-reported questionnaire that assessed coping strategies through behavior and cognition in response to a specific stressor. This was a Likert scale with eight subscales, each composed of nine items (1=none to 5=very much). Active coping and self-destructive coping were employed as subscales in the current investigation. Active coping refers to cognitive and behavioral techniques used to alleviate stress through positive behaviors. The Self destructive Coping subscale includes questions that deal with denial of distressing occurrences and avoidance of activities. The reliability coefficients for the eight scales have been established by researchers, and they vary from.71 to .91. (Tobin,1990)
- **Emotional Intelligence.** In the early 1990s, emotional intelligence (EI) emerged as a key psychological construct. Its scale consists of ten elements (Schutte et al., 1998). It was used to assess emotional intelligence using a 5-point Likert scale (=.93). (Tobin,1990)
- **Personality test** Costa and McCrae (1987) neurotic individual define as the person who has the experience negative upsetting emotions, behaviour and cognitive characteristic. To measure neuroticism Subscale in NEO-Five Factors Inventory (Costa & McCrae, 1992) was used. Low score on subscale indicates low level of neuroticism. High level of neuroticism is positively correlated with high scores on the subscale.as a tendency to be social energetic, self-confident, dominant, and thrill seeking. These people have high rate

of personal relations and positive emotions for them and overall. Subscale in NEO-Five Factors Inventory (Costa & McCrae, 1992) will be used to measure extroversion. Low score on this subscale indicates low level of extroversion and High scores on this subscale indicated high level of extroversion.

Procedure

To begin with, institutions approached adolescent between the ages of 13 and 19 (teen age). Dual informed permission was obtained from the concerned authorities and respondent following the distribution of mandatory information and a brief introduction to the project. First and foremost, the study's objectives will be explained to the participants. It also assures them that their information will be kept private and solely utilised for research reasons.

The value of the study will be explained to the participants to inspire them and pique their interest. All questions will be politely answered. The questionnaires will be given unlimited time to complete. The participants will be thanked for filling out the questionnaires.

RESULTS

Results SPSS 26 th version was used to analyse the sample data (N=300). To test hypotheses, descriptive statistics, Pearson correlation, multiple and hierarchical regression analyses were used. 1st Table Mean, standard deviation, Alpha reliability, and correlation study of workplace bullying with desire to leave (N=300) M SD Variables For each scale utilised in the study, descriptive statistics such as mean and standard deviation will be produced.

Table 1: *Frequency and percentage of participants (N = 300)*

Demographic variables	<i>F</i>	%
Gender		
Boys	164	54.7
Girls	135	45.0
Locality		
Rural	109	36.3
Urban	187	62.3

Table 1 displays the frequency and percentage of students by gender and location. Male students ($f = 164$, 54.7 percent) outnumbered female students ($f = 135$, 45 percent). Rural students ($f = 109$, 36.3 percent) outnumber urban students ($f = 187$, 62.3 percent) respect.

Table 2: Person product moment correlation among all study variables
(N=300)

		1	2	3	4	5	6	7	8	9	10	11
1	Openness	1	.150**	-.025	-.040	-.063	.081	.280**	-.014	-.040	-.003	.051
2	Self-distraction coping		1	.243**	.178**	-.003	.056	.139*	.041	-.074	.078	-.077
3	Active Coping			1	.621**	.010	.080	.099	.206**	-.143*	.227**	-.283**
4	Extraversion				1	.020	.074	.116*	.287**	-.216**	.279**	-.327**
5	Agreeableness					1	-.052	.015	-.080	.055	-.047	.018
6	Conscientiousness						1	.173**	-.009	.002	-.007	-.054
7	Emotional stability							1	.065	-.092	.059	-.176**
8	Rejection Parents								1	-.467**	.195**	-.260**
9	Acceptance Parents									1	-.316**	.271**
10	Wellbeing										1	-.216**
11	Emotional Intelligence											1

***P<.001, **P<.01, *P<.05

Pearson correlations between research variables are shown in table 2. The results show that parental acceptance has a strong negative link with rejection ($r = -.467$, $p.01$) and a significant positive correlation with emotional intelligence ($r = .271$, $p.001$). Additionally, parental rejection shows a strong positive link with wellbeing ($r = .195$, $p.001$) and a negative correlation with emotional intelligence ($r = -.260$, $p.001$). Wellbeing correlates positively with coping methods ($r = .135$, $p.05$) but adversely with emotional intelligence ($r = -.216$, $p.01$). Furthermore, it has a substantial positive link with personality characteristics ($r = .121$, $p.05$), and it has a positive correlation with achievement motivation and emotional intelligence ($r = .146$, $p.05$). The remaining associations were judged to be insignificant.

Table 3.

Sr.	Variables	M	SD	α	Skewness	kurtosis
1	Parent acceptance	30.20	9.112	.82	.683	-.104
2	Parent rejection	97.26	16.34	.88	-.869	.635
3	Psychology Wellbeing	25.13	4.39	.52	-.232	-.213
4	Active Coping	5.94	1.47	.63	.281	.381
5	Self-distraction Coping	5.00	9.029	.63	.291	.391
6	Achievement Motivation	82.55	14.82	.78	.978	4.048
7	Emotional intelligence	38.93	13.06	.85	.918	.937
8	Personality inventory	31.32	4.96	.61	-.256	1.093

Table 3: indicates descriptive statistics, skewness, kurtosis and internal consistency index (alpha coefficients) for all the scales and used in the study. Reliabilities coefficients for subscales of parental acceptance rejection questionnaire ranged from .52 to .88. The reliability for parental acceptance scale is .78 and emotional intelligence is .85. The values of skewness and kurtosis are less than 2 indicating that unilabiate normality is not problematic except achievement motivation scale

Table 4: The result of linear regression of parental acceptance on emotional intelligence (N=259)

Variable	ΔR^2	B	F(Model)
Parental Acceptance	.073	.271***	23.29***
*** $p < .001$			

Table 4 indicates regression analysis of predictor variable i.e. parental acceptance on emotional intelligence among individual. The ΔR^2 value of .073 indicates 7.3% variance in emotional intelligence. Parental acceptance predicts emotional intelligence among individuals ($\beta = .271$, $p < .001$) with $F(1, 296) = 23.29$, $p < .001$.

Table 5: The result of linear regression of parental rejection on emotional intelligence (N=259)

Variable	ΔR^2	B	F(Model)
Parental Rejection	.067	-.260***	21.35***
*** $p < .001$			

Table 5 indicates regression analysis of predictor variable i.e. parental rejection negatively on emotional intelligence among individual. The ΔR^2 value of .067 indicates 6.7% variance in emotional intelligence. Parental rejection predicts emotional intelligence negatively among individuals ($\beta = -.26$, $p < .001$) with $F(1, 296) = 21.35$, $p < .001$.

Table 6: The moderating role of Emotional Intelligence with the relationship between and Parental acceptance on Active coping (N=300)

Models	ΔR^2	B	F(Model)
1	.845	.25	9.05
*** $p < .001$			

Table 6 demonstrates the moderating role of Emotional Intelligence (EI) and parental acceptance on active coping. Model 1 founded to be non-significant ($\Delta R^2 = .845$, $f(1, 299) = 9.05$).

DISCUSSION

The purpose of this study is to look into the relationship between parental acceptance and rejection and teenage outcomes such as achievement motivation, subjective well-being, and coping strategies, active coping and self-distraction coping.

It was predicted that parental approval and rejection would have a significant negative relationship. According to the findings, adolescent emotional intelligence is low and has a significant influence on their personalities when they experience parental rejection and have unfavourable interpersonal interactions with their parents. Furthermore, parental rejections, antagonism, and hostility were significant motivators for teenage achievement. It is consistent with previous research that parental rejection has a major impact on an individual's personality,

as this study shows. Additionally, the researchers found that similar features in male teenagers were linked to a sense of closeness to their fathers as well as attitudes, values, and beliefs that both fathers and sons held dear. Blustein et al. found that for teenage men, the father-son connection was more essential than for adolescent girls, but both parents were vital. Women's self-efficacy was found to be an important element in influencing their parents' behaviour in a more recent study by Huang (2001). During adolescence, researchers hypothesised that "interpersonal parental approval will be positively connected to emotional intelligence." A new study confirms that youngsters who spend more time at home with their loving and caring parents are happier in general (Hansen 2012; Morgan & King 2001). In addition, the quality of parent-child interactions and the health and well-being of children can be affected by parents' attitudes, thinking, beliefs, characteristics, and states of mind (Kiernan and Huerta 2008; Meadows, McLanahan, and Brooks-Gunn 2007). (Maccoby 1980; Musick & Meier 2012).

The following hypothesis proposes that interpersonal parental rejection will be adversely connected with active solving coping abilities among teenagers, whilst parental acceptance will be favorably correlated with active. These findings are congruent with the findings of Boyle, Stygall, Keshtgar, and Newman (2006), who discovered that coping is the result of parental behaviour, which leads to adjustment and quality of life in adolescences. Coping with parentally acceptable adolescences aids in the preservation of self-esteem, creates hope, and provides emotional support, all of which increase the quality of life.

Similarly, Blustein and colleagues discovered that parental children's mutual trust and good communication are the variables that can provide adolescent freedom from negative psychological factors such as guilt, worry, and stress and enable them to manage with them (Blustein, Wolbridge, Friedlander, & Palladino, 1991; Lopez, 1989). Using a similar framework, Castle-Kroll (2004) discovered that daughters become more confused throughout their lives and are unable to tolerate the stress associated with these issues, particularly when they believe their moms are unsupportive of their autonomy. Castle-Kroll(2004).

Children need financial, emotional, and time commitments from their parents; otherwise, their coping skills suffer. Furthermore, it might lead to disagreements and confusions when handling duties. Craig (2007), Gauthier, Smeeding, and Furstenberg (2004), Kimmel and Connelly (2007), and Sayer (2005)

All these psychological problems lessen the capacity to cope the challenging situation in effective manners. So, it can be concluded that parental rejection positively correlated with problem avoidance coping. Moderating role of Emotional Intelligence on parental acceptance and rejection with its outcome and the moderated moderation of personality test big five factor openness . Because moderation of Emotional intelligence was non-significant so, moderated moderation not possible.

Strengths:The present study of assumptions of Interpersonal parental acceptance rejection theory's coping and Emotional Intelligence is a great mile stone. Such as only limited studies are conducted on this topic with reference IPARTheory Ronald (1986) the present study deals coping with reference to interpersonal parental acceptance rejection. It can be helpful to knowing about the basic causes of mal coping and also helpful in enhancing the effective coping. It shows the significant of parental acceptance and bad impact of rejection among adolescence. Present

study shows that Subjective well-being is also very important variable play important role in shaping behaviours of adolescence is the outcome of parental acceptance.

LIMITATIONS:

- The fundamental weakness of this study is its cross-sectional design, which prevents causal implications from being illustrated.
- This research will reveal the direction and size of the association.
- It is difficult to remember childhood and give a PARQ answer, which poses a significant threat to its legitimacy.

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A Critical Evaluation of the Theories of Punishment

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ABSTRACT

Punishment is the suggestion to propose effect upon the person doing wrong for his sin. It is projected as it is decisively scheduled, and it is a liability as it has a sense of anguish. The primary purpose of this writing is to see and study the different theories of punishment through an eagle-eye view. Before intruding into the further details at first stance, I shall ink here the three ideas of punishment which are a deterrent theory of punishment, retributive theory of punishment and reformative theory of punishment; and after I shall see these theories one by one to evaluate them critically because each of them has its peculiar importance, benefits, and drawbacks.



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INTRODUCTION

Punishment is a communal mechanism that aids the society to hold its laws and control the subjects of the State. If there had been no punishment concept for wrongdoers, humanity would not have survived. There are principally three theories of punishment which are the deterrent theory which attempts to deter criminalities by punishing the criminal; the retributive

theory, which articulates to attain retribution by punishing the wrong doer for his sins and at last reformative approach, which anticipate reforming the attitude of the lawbreakers by imposing punishment. Needless to mention that each theory has its own merits and demerits¹.

Deterrent Theory of Punishment

This kind of theory is also sometimes called the preventive idea of punishment. Thomas Hobbes, Jeremy Bentham, and Cesare Beccaria initially advocated the deterrent theory. The underlying purpose is to deter the criminals, not commit the crime. It is attempted as a prospective measure to snub the crime. When one person commits any crime, certainly it entails some motivation or some type of pacification in any sense. Under this theory, pain and anguish are given to the wrongdoer so that he may not repeat or commit the same offence in the future. In this theory, State gives an exemplary punishment to the wrong doer to alarm the other people of the State to avoid committing a crime.² This theory is based on the concept that if wrongdoers are not punished, then wrong/sin shall multiply and increase, leading to lawlessness in society. Jeremy Bentham is of the view that actual wrong doers should punish so that other people of the country who even have the intention to commit the crime must avoid committing it.³ By punishing the criminals, general and specific deterrence is aimed. For better understanding, it must be said that in deterrent theory criminal is punished for the not only reason that he has done a wrong but also for the purpose that any person in society may not repeat it. Deterrent theory entails three major components, i.e., Severity, certainty, and celerity. The deterrent theory aims to create some fear in the mind of the people not to commit the crime or repeat the offence. For Instance, A steals a laptop from the custody of B, so in such eventuality, his one hand is cut off. It will take a lesson for A not to commit or repeat the crime and be an example for the other persons, which shall serve as prevention to prevent corruption in society.⁴

Aims at, according to Mackenzie, "to deter others from committing similar.

Critical Evaluation of Deterrent Theory of Punishment

The deterrent theory entails resolution to prove a certain act as wrong. Therefore, punishing the offenders and daunting the offenders and other people for acting the wrong. This theory has been proposed and advocated primarily by the Utilitarians. It shall cast two main benefits for the society that the wrong doer shall be punished and at the second hand the other people of the organisation shall also feel deterrence not to commit the crime. It is condemned that its only purpose is to prevent crimes. Critics also believe that this theory has no space to reform the wrong doers. For example, if a person is caught stealing a she-goat and is shot for doing, it will exceed the limit of their crime. I cannot help saying the saying of William Lillie, who says that "*punishment beyond a certain limit for a particular crime is unjust.*" As the goal of the deterrent theory of punishment is to frighten, it does not emphasise improving the offender. In the same way, it does not attend the retribution. It only concentrates on the anticipation of the crime.⁵

Benefits of Deterrent theory.

- It deters the people of the State not to repeated crimes.
- Relief to the victim or the legal heirs of the victim is imparted.

- Peace and tranquillity in society are maintained.

Retributive Theory of Punishment

The concept of this theory is based upon the well-known proverb "As you sow, so shall you reap" or Tit for Tat.⁶ The main purpose of this type of theory is retribution. Its main emphasis is that the wrongdoer should be penalised or how he caused suffering to the victim. By this theory, the criminal has lost their rights by committing wrongs. For example, if a person commits murder, they have lost their right to live. The aim of this theory is only retribution, not reformation. Thus, for example, if a wrongdoer slaps, he is punished according to the wrong gravity. That is why it is said about this type of theory that punishment should fit the crime. For easy understanding, examples, i.e. eye for an eye, hand for hand, head for head, can be quoted.⁷

In the past retributive punishment meant an eye as a rule. But in the continuing era, there are different types of retributive theories that castigate by means mostly balanced to the wrong rather than a hand for hand. Therefore comes reward-based retributivism, penalisation based retributivism, and justice-based retributivism.

Critical Evaluation of Retributive Theory of Punishment

The retributive theory of punishment aims to propose sentences following according to the gravity and manners of the sin. This theory gives air to revenge. Critics are also of the view that sometimes it crosses its limits. Some jurists reject this theory by opining that it is impossible to propose the same Punishment because Punishment is always determined following the facts and circumstances prevailing at the time of the decision.⁸

Challengers of this theory ponder that overriding the law must not always outcome in retribution by punishment. This theory is also criticised that offenders' civil rights ought not to be forfeited in any case because humans are supreme creatures of God. Thus, must respect their rights. The aspect of reforming the criminals is also not the component and aim of this theory whereas, the underlying principle behind the punishment is reformation. In other words, sometimes, retribution does not seem appropriate for all crimes. For Instance, if a boy of 22 age is raped by a lady having 30, then in said it does not look appropriate that the wrongdoer lady be raped in the manner as the boy was rapped. One group of critics say that there is constantly a likelihood of crossing the streak while gruelling the criminal. Foes of this concept think that infringement of the law must not permanently consequence in retribution by punishment. The equality-based discipline is criticised on the "free rider" interpretation. Others assessed it by inking that it is not likely to have, and we must not have the same vengeful punishment in all criminal cases. The idea of elevating retaliation initially assesses the theory. It is expected that this theory gratifies the necessity for retribution.⁹ For Instance, if an offender is crushed up as he has crushed a blameless person, it will lift the view of revenge. So this theory is condemned by the notion of inspiring revenge. The critics also believe that there is a casual to cross the boundary of punishment in these cases. As it is founded on vengeance, the criminal may be chastised more numerous than the wrongdoing he has acted. Adversaries of this theory Contemplate that a breach of law must not always result in vengeance by punishment. It is

criticised for forfeiting the rights of the offender. That goes against forfeiture based retribution. That is because human rights are supreme and universal for all humans. Because of that, the abolishing of ownership due to the offender's criminal activity is not accepted by some.¹⁰

Furthermore, even if rights are forfeited, the question arises about its length and duration. So it is criticised against losing the rights of the offender. So, the retributive theory of punishment does not coincide with all types of cases.

Reformative Theory of Punishment

The main aim of this theory is very much candid from its name that it mainly stresses the reformation of the offenders and society. It believes that wrongdoers can also be useful citizens of the State. Therefore, it is also sometimes named the educational or rehabilitation theory of punishment.¹¹ This punishment theory was opposed because it did not affect criminals. Still, as time passed, different states started to adopt this theory to reform their criminals. Other states adopt this theory who see the wrong doers as criminals and patients.¹²

Critical Evaluation of Reformative Theory of Punishment

The main trend of reformative theory is to reform and the offenders. It is an admitted fact that all the crimes are not the result of mental illness, and all the wrongdoers cannot be treated as mentally sick. Most of the time, persons commit crimes intentionally to murder anyone or cause loss to their rivals. So, can not modify such kinds of criminals to good character. They should at all be treated like hardened criminals. This theory claims that the main crime stakeholder is always the victim or their legal heir. By adopting this theory, what will be given to the victim or the legal heir of the victim as the case may be? For example, if A murders B. By adopting reformative theory, if A is admitted to jail for his mental treatment without any time of punishment, then it would be not be justified. This theory cannot mend the ways of hardened and desperate offenders. So, the reformative approach does not cover all types of criminals.¹³

Criticism:

1. Reformative theory expects improved summary and workplaces in jail, legitimate co-appointment between various control and hard-working effort on their part to form criminals. It needs enormous schemes which emerging nations can't bear the cost.¹⁴
2. Countless innocent individuals with great compliments for law are hard to get vital considerations to imagine moral occupation for giving well workplaces inside the jail.
3. Also, the theory's reliability is more towards persuaders for the command of misconduct instead of counteraction.¹⁵
4. Alteration can work out for those who can be better; some people can't transform like bad-to-the-bone delinquent, extremely trained and capable gangsters.
5. However, this theory disrespects imaginable criminals and folks who have consented to crime, not inside the law. Further, it overlooks the cases of stayers of violations.

6. Debased social organic is liable for the crime yet not person duty, is the way of rational of reformative which is difficult to process. In any case, it is out of line to excuse the honourable idea of rebuilding as a whole dissatisfaction. All know about the times when inept, ignorant, and desperate criminals shaped their talents in jail, which altered them into intensely valued people.¹⁶

How can the problems and lacunas found in different theories of punishment be cured?

In this modern era, one single theory of punishment cannot be feasible and useful for any country. States should adopt the beneficial portion of all the theories and abate the useless amount for the smooth working of the criminal justice system. If I talk about our beloved Pakistan, here single theory is not feasible because here we find the criminal of different minds and ages. Sometimes a juvenile is brought to the courts for trial, and sometimes hardened criminals are tagged for the test. Both categories cannot be treated similarly and for the same relief. I humbly propose some methods under which the lacunas of the deterrent theory, the penal theory and the reformative theory may be diminished; perhaps in this way, May maintain peace and tranquillity.¹⁷

- By the proper investigation of crime.
- Must ensure Trustworthy evidence.
- The stage must enact the role of the prosecutor at the investigation
- Powers of Presiding Officer of the court to visit the place of alleged
- Laws be specially enacted through special legislation.
- The wrong dower must be found guilty.
- External and internal factors for committing crimes must be considered while awarding punishment.¹⁸

CONCLUSION

As I earlier mentioned that all the above-discussed theories of punishment have their peculiar benefits and drawbacks; therefore, all the states should adopt the approaches while legislating their laws as far as they are beneficial and should abandon the rest of the principles of the particular theory, which are not coinciding to their circumstances. We cannot say any idea of punishment is exhaustive and comprehensive to cope with every need of society. There is always a space for modification and alteration.

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The Implementation of Customer Relationship Management System and Innovative HR Practices in Pakistani Banking Sector

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ABSTRACT

The growing competition in financial markets worldwide is indicator for the need of Customer Relationship Management (CRM) systems in banking sector to gain and sustain the competitive advantages. The basic aim of the research is to investigate and highlight the success factors and status of the CRM implementation in Pakistani Banking Sector. Data obtained from three larger banks (UBL, HBL and MCB) and four other banks in South Punjab, Pakistan. Questionnaire was used to collect data from 100 bank employees. The responses were collected on five-point Likert scale. The SPSS software was used to analyse the data. Hypotheses were tested using multi regression analysis. Regression analyses performed to check the cause-and-effect relationship between dependent variable (Implementation of CRM) and independent variables (top management support, customer attitude and Innovative HR Practices). Some of limitations in this study were due to shortage of time and finances. Researchers also suggested some directions for future studies.



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INTRODUCTION

In the light of competition between organisations in the business sector, many companies seek to gain the satisfaction of their customers as well as attract new customers. According to Ajmal & Rehman (2019) companies retain customers using modernized process and tool known

as customer relationship management system. Therefore, the primary objectives of implementing Customer Relationship Management (CRM) in banks are to enhance the customer relationship and improve customer satisfaction. Pezeshki, Mousavi, & Grant (2009) are of the view that customer satisfaction and customer loyalty can be increased by the effective implementation of CRM. CRM is a front-end tool which confirms acquisition, retention and development of long-term relationship with potential customers (Jutla, Craig, & Bodorik 2001). Therefore, this study aims to highlight problems and challenges of applying CRM and Innovative HR practices in Pakistani Banks.

Anshari, Al-Mudimigh, and Aksoy (2009) argue that organisations deal with CRM projects as technological ‘projects’, not as a long-term strategy. However, rational about CRM in mainly technological term is a mistake, there are numerous technological components to CRM. A further useful means to think about CRM is as a procedure that will assistance to bring together a great many pieces of information about sales, customers, marketing effectiveness, awareness and market trends (Anshari et al. 2009). Before taking CRM initiative top management must solve organisational and marketing problems by clarifying the responsibilities, tasks and processes for each staff of the organization. Technology alone cannot solve problems alone. It is not easy to implement CRM because it is a long-term technology-driven approach.

This study investigates the factors that may influence the successful implementation of customer relationship management and innovative HR practices in Pakistani banking sector. CRM is one of the foundations used in business to improve the relationship between banks and customers (Qasem, Abukhadijeh, & Aladham, 2016). Banks are facing problems in retention of customers and the implementing of CRM. The customer's relationship can be enhanced and customer satisfaction improved by developing innovative HR practices. The research by Sreedhar & Davy (2015) revealed that CRM helps to attain new customers, retain prevailing customers and maximize their lifetime values in business such as banks and other organizations. Most of the previous studies were conducted in the western context about the factors influencing implementation of CRM and innovative HR practices but fewer studies were conducted in the Pakistani Banking sector. Therefore, it is required to conduct an analysis of factors influencing the CRM implementation by adoption of innovative HR practices in Pakistani Banking sector.

LITERATURE REVIEW

Customer Relationship Management

According to Researchers (Manjula, Kalidoss and Idhayajothi 2014) CRM is the main business approach that can deliver the value at a profit to targeted customers. (Anshari et al., 2009) concluded in their studies that CRM is a strategy to appealing potential customers, retaining prevailing customer and extending new amenities to loyal customers. (Anshari & Lim 2018) CRM is a front-end framework for at whatever organization, which is specifically managing clients. Banks attempt to hold existing clients and pulling new clients through customer relationship management. In this competitive environment CRM is very important for banking sector (Sreedhar V & Davy, 2015). As (Anshari et al., 2009) stated in their research, in today's economy to gain and sustain competitive advantage CRM has turned into a top need for organizations. CRM is the foundation of success for several financial organizations.

Top Management Support

Top Management Support is a very important factor without this factor CRM implementation cannot possible. According to Kavosh et al. (2012) top management support is the ability which needs infrastructure to implement customer relationship management project. Employing CRM systems tends to be a difficult and expensive attempt. Therefore, top management support is one of the most significant factors that should be considered before employing the CRM system. Many researchers argue on the relationship of top management and implementation of CRM issues. According to (Ghalenooie & Sarvestani, 2016) studies are prove that in success of CRM the role of top managers support is very important and it might be one of the people resisting reducing factors in the implementation of CRM. In a research (Migdadi, Awartany, & Khayata, 2010) results indicate that the top management support is a key factor for implementation of CRM in the banks.

Customer Attitude

By the effective use of CRM companies may change the approach of customers towards banks services. To satisfy and retain the customers CRM is very reliable and strong tool for the companies (Saifullah Hassan, Nawaz, Lashari, & Zafar, 2015). In the study (Sreedhar V & Davy, 2015) conclude that the banks are improving customer relationship to attract new customer and hold existing customers by the effective implementation of CRM. According to (Keshvari, 2012) for the effective customer relationship management the main element which should be focused are customer attitude in financial institutions and banks. In today's banking system customer needs transaction security, safety, and up to date banking. Banks should take stress to find the ways to satisfy and win the trust of the customers. Banks should maintain customer relationship to gain competitive advantage over other banks by the implementation of CRM as soon as they want to capture the maximum share of market. CRM should be focussed as the strategy which purpose is to provide outstanding services to customers by maintaining long term relations. In different societies customers have different brand preferences and these preferences can affect the attitude of customers and organization relationship. According to (Ghazian, Hossaini, & Farsijani, 2016) Researchers there is a positive relationship between customer relationship management and customers brand preferences. According to Kavosh et al. (2012) concern of CRM is to organize customer relations through all business operations, audiences, ways of communication and interaction. In the findings of review paper (Shamsudin, Hussain, & Salem, 2016) the most important element in customer relationship management for profit maximization in banking industry is understanding customer attitude.

Innovative HR Practices

As researchers (Barrett & Oborn, 2013) concludes in their studies that an approach which examine 'strategic HR' as a socio material exercise involving the intertwining of employees and other business partners outside the firm and corporeality to enable innovative HR practices. This method would allow us to observe how HR can develop innovative practice; implement a service style that will in the process involve a shift in HRM identity while advancing the tactical aims of the organization. Comprehensive training of staff is one of the critical factors that straight affect CRM implementation. The training of employees leads to the success of organization in customer relationship management (Ghalenooie & Sarvestani, 2016). In a study researchers (Kavosh et al., 2012) are concluded that the HR practices such as training programs are one of the important

success factor of CRM. They also believe by providing sufficient training companies can implement the CRM effectively and can achieve their goals. The companies should not ignore the positive impact of training programmes. According to Bose (2002) for the success of project training is an essential factor. Banks have to provide essential training to their staff if the employees are trained then they can play innovative role in successful implementation of CRM. As mentioned in the research of Tripathi & Sinha (2012) that trained staff always plays a major role to create and maintain long term customer relations and it leads to successful implementation of CRM.

Relationship between Implementation of CRM and Top Management Support

In the findings of researcher (Y. H. S. Al-mamary et al., 2015) there is a positive correlation between top management support and customer relationship management. In the findings of Al-Hudhaif (2011) that the 63% of respondents were agreed the top management support contribute in the successful implementation of CRM. Jalagat (2016) concluded in his studies that the top management support is an important role in the implementation of CRM and improve the service quality in banks. Researchers proposed the hypothesis;

H₁: Top management support has a significant effect on the implementation of a CRM system.

Relationship between Implementation of CRM and Customer Attitude

Customer attitude is one of important factor for the success of CRM. According to Das (2012) recommendations customer cannot attracted overnight, banks should consider CRM as Continuous Relationship Management to affect the customer attitude. Femina & Sudheep (2015) presented and investigated an effective CRM data mining framework in predicting the attitude of customer towards CRM application. Researchers proposed the hypothesis;

H₂: Customer attitudes towards CRM have a significant effect on the implementation of a CRM system.

Relationship between Implementation of CRM and Innovative HR Practices

Innovations, customer satisfaction and sustainable HRM are all important aspects in the service sector (Wikhamn, 2019). Investing in employee capability and well-being (as two extents in sustainable HRM) organizations make a business case for appealing in CSR and increase own probabilities to be innovative and reactive to customer needs. For the success of every project staff training is an essential factor. Das (2012) recommended in his research that banks should arrange proper training for their staff. In the conclusion of seven case studies Kavosh et al. (2011) concluded that the training courses of CRM provide background to the staff dealing with customers. Without training organizations may face the serious difficulties like confusion and stress among the staff. Researchers proposed the hypothesis;

H₃: Innovative HR Practices has a significant effect on the outcomes of a CRM system.

RESEARCH FRAMEWORK AND METHODOLOGY

Conceptual Framework

The purpose of this research is to analyse the factors for successful implementation of a CRM system and Innovative HR Practices in Pakistani Banks. The factors that affect a CRM system such as top management support, customer relationship and Innovative HR Practices will have to be highlighted and compared with existing practices for evaluation. Following the

literature review, data will be collected through questionnaire in order to analyse the effect of top management support, customer attitude and Innovative HR Practices on implementation of CRM in Pakistani banks.

After reviewing the previous studies the model (figure 1) will be used to analyse the relationship independent variables and dependent variable. Four constructs are integrated in this research design and the three hypothesis (H_1 , H_2 and H_3) were developed. To explore the relationship between top management support and CRM implementation hypothesis (H_1) specified, to explore the relationship between the customer attitude and CRM implementation hypothesis (H_2) specified and to explore the relationship between Innovative HR Practices and CRM implementation hypothesis (H_3) developed. The research model (Figure 1) for research design was developed with the support of literature review. Secondary data was collected through university website library, articles, books, government departments, banks financial reports and internet. The primary data was collected through the questionnaire from top three Pakistani banks and four other banks.

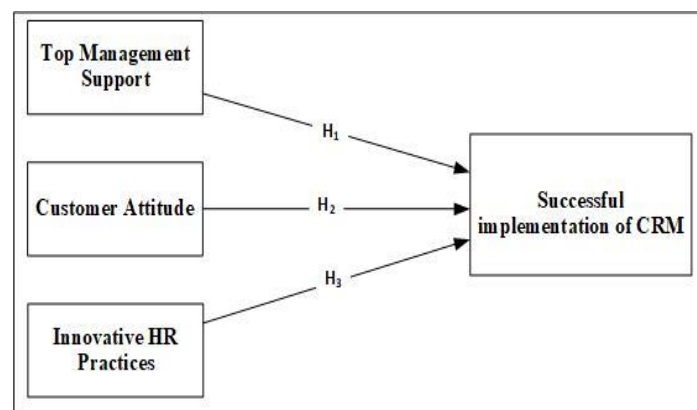


Figure 1: *Conceptual Framework*

Research Design

This study is primarily quantitative in nature that was conducted by utilising both primary and secondary sources. Secondary sources from official sources such as university library, Journals, internet, Pakistan Stock Exchange, The Ministry of Commerce and Industry in Pakistan and General Authority for Statistics Pakistan. For primary data collection, a Survey was conducted in 3 larger and 4 other banks in South Punjab, Pakistan. A survey method is used to investigate the variables. Researcher personally observed the practices of CRM in the selected banks. Questionnaire was used in the study to collect the data.

The study was explanatory and researcher used the survey methodology. Instrument used for data collection were self administered questionnaire to explore the variables through investigation of an individual respondent and associate the variables to understand the case and effect.

Sampling Procedure

The population for this research includes employees of the banks in Pakistan. The population is composition of both male and female of various levels of education, designation, ages, and experiences.

The quota-based sampling technique were used in this study 120 questionnaires were distributed to banks employees but 100 questionnaires were returned by the respondents and used for this study. Respondents were the employees from three major and bigger banks including 4 other banks in South Punjab, Pakistan. The reason for the selection of these three banks (United Bank Limited, Habib Bank Limited and Muslim Commercial Bank) is that according to the banking result 2018 commercial banks operating in Pakistan (2019) ranked these banks at HBL at 1st, UBL at 3rd and MCB at 4th and also most of the researchers categorized these banks in bigger banks of Pakistan. On the bases of previous studies that these banks are the larger banks of Pakistan and practices in all branches of these banks will be similar in all over the country.

Questionnaire Development

The research methodology adopted in this study was based on survey. Researcher is the native of the city and knows personally to the bankers so spent a good time in the selected banks and the data collected through personal observation and structured questionnaire from UBL, HBL and MCB and four other renowned Banks in South Punjab, Pakistan. Researchers adopted the questionnaire from a thesis of Agarwal (2009) and a report of Md. Shohag, Islam, Islam, Hasan, Haque & Nawshad (2012) and various literatures with some modifications to adjust according to Pakistani banking sector. In last an open question asked from the respondents about to indicate the problems in adoption of customer relationship management system in Pakistani banks.

Administrative of the Field work

The researcher spent a good time in CRM departments of the UBL, HBL and MCB and four other renowned banks in South Punjab, Pakistan. Researcher observed the HR and CRM practices personally in these banks. Primary data collected through the questionnaires in English and Urdu as convenient by the respondent. The researcher translates and retranslates the questionnaire with the help of QTranslation application and also review by professional translator who check and confirm the equivalence. Researcher fixed the appointments with the employees of the selected banks for the faire responses on questionnaire. Some of employees are reluctant to respond so researcher not forces them.

Measurement of the Variables

Questionnaire consist three parts and 20 questions including 19 items about measuring the relationship between dependent variable and independent variables. First part contains information about demographics of respondents. Second part contains the 19 items adopted from a thesis of Agarwal (2009) to measure the CRM implementation practices which has 4 dimensions including 6 items for successful implementation of CRM (dependent variable), 5 items for top management support (independent variable), 6 items for Innovative HR practices (independent variable) and 2 items for customer attitude (independent variable). The 5 point Likert Scale: 1= strongly disagree, 2= disagree, 3= neutral, 4=agree and 5= strongly agree were used. Questionnaire also contains an open question in the last which is opinion of the employees about the problems facing banks in HR practices and customer retention. Questionnaires are distributed to 120 participants but 100

respondents return the questionnaires and considered for analyses of the study. The SPSS software was used for the analysis of the data.

Data Collection & Analysis

Researcher were collected primary data using questionnaire which consists of Dichotomous, Polychotomous, and Likers type of questions through purposive sampling from different banks branches of South Punjab, Pakistan. The validity of the scale is tested through Crone Bach's Alpha. We applied Pearson's correlation test and regression analysis in order to check the relationship and strength of relationship between dependent and independent variables. All analysis made using software SPSS version 22. Further, all the results presented in interpreted form.

DATA ANALYSIS AND FINDINGS

Demographic Background

According to Pakistan Statistics Department the Punjab is largest province of the Pakistan and South Punjab has also major share of population. There are 22 local and 4 foreign banks are in this province.

Response Rate

The response rate is the percentage of people those are selected for the study and the people respond the questionnaire. In this study 120 questionnaires were distributed to employees in 3 major banks and 4 other banks in South Punjab, Pakistan. 100 respondents were returned the questionnaires and the response rate remains 83% which is the highly acceptable for the data analysis and findings.

Demographic analysis

The demographic analysis (Table 1) shows that the most of bank employees included in this study have 30-to-35-year age with bachelor qualification, working at customer services and customer relationship and most of them have less than 5-year experience in baking industry. Average employees experience is between 5 to 10 years in banking industry.

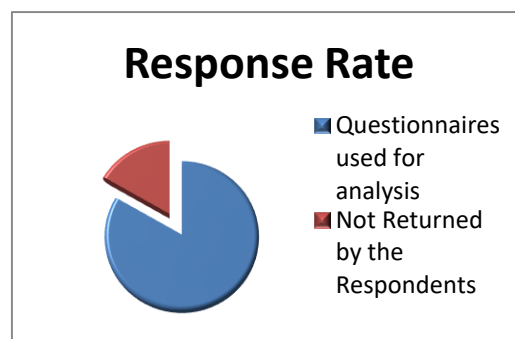


Figure 2: Response Rate

Table 1: Demographics

Demographics Analysis Table

Variable		Frequency	Percentage
Banks	United Bank Limited	30	30%
	Habib Bank Limited	30	30%
	Muslim Commercial Bank	30	30%
	Others	10	10%
	Total	100	100%
Age	25-30 years	28	28%
	30-35 years	30	30%
	35-40 years	25	25%
	More 40 years	17	17%
	Total	100	100%
Qualification	High School	15	15%
	Diploma	31	31%
	Bachelor	48	48%
	Post Graduate	6	6%
	Total	100	100%
Job Title	Branch manager	10	10%
	Customer Service	27	27%
	Customer Relationship	24	24%
	Teller	26	26%
	Other	13	13%
	Total	100	100%
Experience	0-less than 5 years	40	40%
	5- less than 10 years	35	35%
	10 – less than 15 years	9	9%
	More than 15 years	16	16%
	Total	100	100%

Goodness of the Measures

The instrument in this study is adopted from literature review and previous studies with some necessary modifications. The scale used in this instrument is five-point Likert scale ranging from highly disagrees to highly agree. As this instrument is adopted with necessary modifications the external validity and reliability is good. To test the internal reliability scale of the instrument researcher measure the Cronbach's Alpha coefficient and Pearson correlation analysis using the SPSS.

Factor and Reliability Analysis

Researchers test the reliability of the individual items in the questionnaire using the SPSS for measuring the internal consistency of the scale by Cronbach's Alpha coefficient. The values of Cronbach's Alpha between 0.7 and 0.8 are acceptable values and the values less than 0.7 would be assumed as unreliable (Field, 2005). In the analysis of the current study the value of Cronbach's Alpha is 0.729 which shows the internal consistency of the scale. The reliability for the current questionnaire was assessed using (100) participants and (19) questions, using Cronbach's Alpha coefficient.

No of Questions	Cronbach's Alpha coefficient
19	0.729

Table 2: Reliability for Scale

The Table (2) above shows that the Cronbach's Alpha coefficient was (0.729) the reliability for the scale was good by the Cronbach's Alpha coefficient.

Factor Analysis

It is a statistical technique or process to identify and explore the normality, linear relation and factorability between the variables. Factor analysis table is as given (Table 3) appendix-A.

The researchers doing factor analysis and validate the KMO (Kaiser Criteria) was 0.628 (table 4) that indicate the sample is not adequate to doing factor analysis. (KMO criteria must be more than (0.80) to do factor analysis.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.628
Bartlett's Test of Sphericity	Approx. Chi-Square	457.289
	Df	171
	Sig.	.000

Table 3

Bartlett's test is another indication of the strength of the relationship between questionnaire items. The table 4 shows the Bartlett's of Sphericity is significant at 0.000 that is less than 0.05.

Descriptive Statistics

Researchers analyse the descriptive statistics including standard deviation, mean and respondents participated in this survey are given. The descriptive statistics (table 5) shows the innovative HR practices is most important variable that influence the successful implementation of CRM in banks. Innovative HR practices have the highest mean of 24.70.

Descriptive Statistics			
Variables	N	Mean	Std. Deviation
Customer Attitude	100	9.43	.891

Management Support	100	21.53	1.856
Innovative HR	100	24.70	2.702

Table 4

The inter item correlation matrix (table 6) Appendix B is showing the correlation between the items. The Pearson correlation among dependent and independent variables in table 6 shows that there is a positive significant correlation among variables of the study. All the variables are tested at the significant level 0.01 and 0.05 (2-tailed).

Table 6

Hypotheses Testing

A hypothesis is a proposal used to test the relationship among the dependent variable and independent variable. It explores the relationship between variables. The main objective of this study is to examine the factors for successful implementation of CRM in banks. Researchers evaluated the effect of top management support, customer attitude and Innovative HR Practices on successful implementation of CRM. To explore the status and relationship between the variables following hypotheses H₁, H₂, and H₃ were developed and tested.

4.9.1 H₁: Top management support has a positive impact on the implementation of a CRM system.

To test this hypothesis, regression was used in which table 7 shows the model summary and fit statistics together with the adjusted R² of the model which is 0.071 and the R² = 0.081 that means 8.1% of the variance in successful implementation of CRM in banks is due to top management support. The Durbin-Watson is 1.593 which is less than 2 showing there is 1st order positive auto-correlation found in the variables.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.284 ^a	.081	.071	2.755	1.593

a. Predictors: (Constant), Top Management Support

Table 5

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	65.420	1	65.420	8.620	.004 ^b
1 Residual	743.740	98	7.589		
Total	809.160	99			

Table 6

a. Dependent Variable: Successful Implementation of CRM

b. Predictors: (Constant), Top Management Support

The ANOVA (table 8) shows the linear regression's F-test in which there is positive linear relationship among top management support and Successful implementation of CRM with $F = 8.620$ at 99 degree of freedom highly significant. So, the H_1 hypothesis is accepted.

Coefficients ^a					
Model	Unstandardized Coefficients		Standard ized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	15.789	3.224		4.897	.000
1 Top Management Support	.438	.149	.284	2.936	.004

a. Dependent Variable: Successful Implementation of CRM

Table 7

The table 9 provides the regression equation for H_1 hypothesis. The unstandardized regression equation with constant " α " = 15.789 and coefficient of independent variable " β " in algebraic form is:

$$Y = \alpha + \beta_1 X_1 + \varepsilon$$

$$SI\ CRM = 15.789 + 0.438TMS + \varepsilon$$

H_1 hypothesis is accepted.

H_2 : Customer attitudes towards CRM have a positive impact on the implementation of a CRM system.

To test the H_2 hypothesis regression was used and table 10 shows the model summary and fit statistics. The table 10 shows the adjusted R^2 of the model is 0.132 with the $R^2 = 0.141$ that means the 14.1% of the variance in successful implementation of CRM in banks is due to customer attitude. The Durbin-Watson is 1.595 which is less than 2 showing there is 1st order positive auto-correlation found in the variables.

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin - Watson
1	.375a	.141	.132	2.664	1.595

a. Predictors: (Constant), Customer Attitude

Table 8

The ANOVA in table 11 shows the linear regression's F-test in which H_2 hypothesis is accepted. There is positive linear relationship found between customer attitude and Successful

implementation of CRM with $F = 16.045$ at 99 degrees of freedom highly significant. So the H_2 hypothesis is accepted.

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	113.843	1	113.843	16.045	.000 ^b
Residual	695.317	98	7.095		
Total	809.160	99			

Table 9

a. Dependent Variable: Successful Implementation of CRM

b. Predictors: (Constant), Customer Attitude

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	13.865	2.847		4.869	.000
Customer Attitude	1.204	.301	.375	4.006	.000

Table 10

a. Dependent Variable: Successful Implementation of CRM

The above table 12 provides the regression equation for H_2 hypothesis. The unstandardized regression equation with constant " α " = 13.865 and coefficient of independent variable " β " in algebraic form is:

$$Y = \alpha + \beta_2 X_2 + \varepsilon$$

$$SI\ CRM = 13.865 + 1.204CA + \varepsilon$$

H_2 hypothesis is accepted.

H3: Innovative HR Practices has a positive impact on the outcomes of a CRM system.

To test the H_3 hypothesis, the researchers used regression in which table 13 shows the model summary and fit statistics together with the adjusted R^2 of the model which is 0.185 and the $R^2 = 0.194$ that means 19.4% of the variance in successful implementation of CRM in banks is due to Innovative HR Practices. The Durbin-Watson is 1.367 which is less than 2 that means there is 1st order positive auto-correlation found in the variables.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.440 ^a	.194	.185	2.580	1.367

Table 11

a. Predictors: (Constant), Innovative HR Practices

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	156.708	1	156.708	23.538	.000 ^b
1 Residual	652.452	98	6.658		
Total	809.160	99			

Table 12

a. Dependent Variable: Successful Implementation of CRM

b. Predictors: (Constant), Innovative HR Practices

The ANOVA in table 14 shows the linear regression's F-test in which H₂ hypothesis is accepted with F value equal to 23.538. There is positive significant linear relationship between Innovative HR Practices and Successful implementation of CRM with 99 degrees of freedom highly significant.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	13.721	2.384		5.755	.000
1 Innovative HR Practices	.466	.096	.440	4.852	.000

Table 13

a. Dependent Variable: CRM

The regression equation for H₃ hypothesis is obtained from table 15. The unstandardized regression equation with constant "α" =13.721 and coefficient of independent variable "β" in algebraic form is:

$$Y = \alpha + \beta_3 X_3 + \epsilon$$

$$SI\ CRM = 13.721 + .466HRP + \epsilon$$

H₃ hypothesis is also accepted.

Multiple Regression Analysis

Multiple regression analysis is a statistical method or technique to determine the trend and estimate the relationship between the dependent variable and multiple independent variables. In this study the researcher used the SPSS for the multiple regression analysis to test the relation between variables.

Correlation and variance Successful Implementation of CRM

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.517	.267	.244	2.486	1.511

Table 14

From the above table 16, the variance interpreter for all independent variables = 0.267 and standard error of the estimate = 2.486, R^2 is 0.244 that means the 26.7% of the variance in successful implementation of CRM is due to the top management support, customer attitude and Innovative HR Practices. Durbin-Watson =1.511 (Independence of error term Autocorrelation) which is less than 2 that shows the first order positive auto-correlation in the variables.

ANOVA table for multiple regressions

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	215.986	3	71.995	11.652	.000
	Residual	593.174	96	6.179		
	Total	809.160	99			

Table 15

The above ANOVA table 17 express that the residual sum of squares is 593.174, although the total sum of squares is 809.106. From the above table 17 which shows that regression analysis is significant it means that Top Management support, Customer Attitude and Innovative HR Practices has a significant effect on Successful implementation of CRM as F value 11.652 shows the significance of the factor understood in this study at a significance of 0.01 it confirms the proposed model (figure1).

Table 16

The standardized and unstandardized coefficient for independent variables in table 18 provides the regression equation. The unstandardized regression equation has the constant“ α ” whose values remain the same (4.127) and each independent variable has different coefficient “ β ”. In the form of algebraic form the unstandardized regression equation is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

$$SI\ CRM = 4.127 + 0.326TMS + 0.721CA + 0.295HRP + \epsilon$$

Where:

SI CRM = Successful Implementation of CRM

TMS = Top Management Support

CA = Customer Attitude

HRP = Innovative HR Practices

Any single unit change in top management support will lead to a 0.326 change in implementation of CRM; any single unit change in customer attitude will lead to 0.721 changes in implementation of CRM; and every single unit change in Innovative HR Practices will lead to 0.295 changes in implementation of CRM. From the table 18 the Collinearity for the independent variable is good (0.701, 0.737, 0.943).

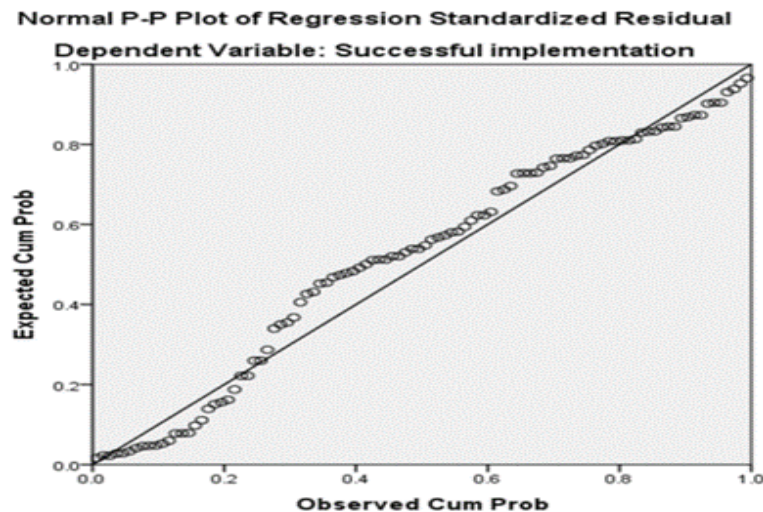


Figure 3: *Normal P-P Plot of Regression*

The figure 3 shows that all the variables in this study are multivariate normal as required by the linear regression analysis that all the variables should be multivariate normal. The figure 3 also shows the normality of data and - Independence of the independent variables.

Findings

This study on factors for successful implementation of CRM in banks revealed that it is very important for banks to recognize and value customers. The value perception of the customer service is an exit barrier which bounds the customers to search the alternatives (Buttle, 2016). If a person having inactive account for a long time with bank should be contacted. To determine the customer attitude it is very important for banks to recognize valued customer. Banks are targeting new customers as valued customers because for successful implementation of CRM's basic aim is to retain the customers. Person just holding positive impression to bank is less important for bank because in perception of bank employees the person holding positive impression to bank is like artificial customer.

Most of bankers are prefer to maintain personal relationship with long term customers because the illiterate customers have hesitation to respond electric and postal services. The frequency of contact with customers is not fixed. Normally frequency of contact with customers is depending on the requirement of the bank. When bank needs to communicate some information or required any information regarding its customer than banks contact with customer. More frequency of contact with valued customers leads to higher rate of customer retention.

The internal reliability of the items in scale tested using the Cronbach's Alpha coefficient is 0.729 of 19 questions. KMO was 0.628 that shows the sample was not adequate for doing factor analysis. Descriptive statics shows the innovative HR practices are most effective and influencing variable for implementation of CRM in banks. The correlation analysis shows all the independent variables are positive correlated with dependent variable.

Multi regression analysis was used to conclude the trend and analyse the relationship between the variables, top management support, customer attitude and innovative hr practices have significant and positive effect on the implementation of CRM in Pakistani Banking Sector.

All the hypotheses (H₁, H₂, H₃) were tested using the regression and were accepted. Hypothesis testing results are shown in table 19 all hypothesis were accepted.

S#	Hypothesis	F	P value	Acceptance	Relationship	Result
1	H ₁	8.620	.004	<0.01	Positive	Accepted
2	H ₂	16.045	.000	<0.01	Positive	Accepted
3	H ₃	23.538	.000	<0.01	Positive	Accepted

Table 17

CONCLUSION

Theoretical Implications

The basic aim of this study was to analyze the status of CRM and Innovative HR Practices in Pakistani banking sector and also explore the challenges faced by the banks for successful implementation of CRM. Researchers tried to find the relationship between the implementation factors like top management support, customer attitude in perception of employees, innovative HR practices and CRM practices in Pakistani banks. Beside these major implementation factors other factors are also involved in the success of CRM. The research findings and model validated that the implementation factors (top management support, customer attitude and innovative HR practices) are correlated with successful implementation of CRM along with some other factors.

Managerial Implications

There is a stiff competition in the banking industry. The current status of CRM in Pakistani banking sector is not satisfactory. Management of banks should take positive steps for the implementation of CRM in banks to compete in international market. The current study shows that the top management support is very important for the implementation of CRM system in Pakistan banking sector. It is very difficult for employees to adopt the CRM in the bank if the top management is not serious in implementation of CRM. Bank customer is the person who receives the services from the bank and employees have to contact with the person for regular business. Depending on how banks are implementing the CRM practices, banks should involve innovative HR practices. With the appropriate training banks can effectively implement the CRM. Further researchers recommends to the bank managers to form and implement policies for long term. Regular staff training programs should be arranged so as to promote teamwork among the employees. The bank representative should regularly contact with valued and inactive customers. Also, the bank should arrange some interactive sessions with customers to build trust and educate them about the use of CRM system and its benefits. Banks should reduce the response time with quick customer service and problem solving. Banks should hire the employees who are suitable for that particular locality to successful implementation of CRM system. The research by Siu (2016) also concluded that the effective implementation of CRM is needed for the long term sustainability of business.

Limitation of the Study and Suggestion for Future Research

In this study researchers spent a good time in the selected banks and observed CRM and HR practices. Response rate from the respondents remain good but number of limitations were found in the study. Major limitations were the time shortage and due to this limitation, the sample size of bank employees was small. Demographically only male branches are visited and female branches are not included in the study due to the shortage of time. Sample contains only the bank employees and customers were not included in this study but numerous studies were conducted on the customer attitude and customer behaviour, many researchers not includes the customers in the study like Anshari et al. (2009) conducted the study on CRM to produce a better connection between business and improve customer satisfaction, includes only 10 bank employees in survey. In this study researcher include only bank employees. Researcher aims to analysis the status of the CRM, problems and challenges in the banking sector of Pakistan and the practical implementation of CRM by the bank employees. Employees have the key role in the implementation of any project.

This study provides new dimensions for the future researchers. A similar study with large sample size including bank customers and both genders male and female may be conducted in the same sector and any other sector. A comparative study with other countries can also be conducted. Pakistan is an emerging market so regular and periodical studies should be conducted in banking sector to analyse the status of Innovative HR Practice and CRM for the continuous improvement in banking sector of Pakistan.

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Appendix - A
Factor Analysis Table 3

Item #	Factors	TMS	SI CRM	HRP	CA
1	It is required to maintain long term relationship with customers.	.623	-	-	-
2	Electronic system can enhance customer satisfaction thereby build long term relationship.	.652	-	-	-
3	CRM is going to improve the business in Banks.	.418	-	-	-
4	The extent of effectiveness of CRM evaluation.	.537	-	-	-
5	The flexibility of CRM to keep pace with technological developments.	.489	-	-	-
6	Though we have CRM, I believe that people are not using it adequately.	-	.622	-	-
7	On the whole I am satisfied with implementation CRM here.	-	.454	-	-
8	I feel secure and happy with CRM in the bank so far.	-	.447	-	-
9	CRM needs to be improved.	-	.505	-	-
10	CRM leads to improved performance in bank	-	.743	-	-
11	The extent of the application of customer relationship management in accordance with the strategy of CRM.	-	.449	-	-
12	The extent of helping CRM system our organization places the right person in the right job.	-	-	.604	-
13	The suitability of jobs to the requirements of customer relationship management.	-	-	.531	-
14	The extent of improving your training program to coordinate with CRM.	-	-	.477	-
15	Readiness your people to work in CRM environment.	-	-	.481	-
16	Evaluating management skills using CRM	-	-	.609	-
17	I feel motivated with CRM polices.	-	-	.413	-
18	Customers will increase with CRM.	-	-	-	.694
19	Improving relations with the customers using CRM	-	-	-	.694

Extraction Method: Principal Component Analysis.

SI CRM= Successful Implementation of CRM,

TMS= Top Management Support, HRP= Innovative HR Practices, CA= Customer Attitude

Appendix - B

Inter Variables Correlation Matrix Table 6

		SI CRM (DV)	HRP (IV)	CA (IV)	TMS (IV)
SI CRM (DV)	Pearson Correlation	1	.440**	.375**	.284**
	Sig. (2-tailed)		.000	.000	.004
	N	100	100	100	100
HRP (IV)	Pearson Correlation	.440**	1	.507**	.225*
	Sig. (2-tailed)	.000		.000	.024
	N	100	100	100	100
CA (IV)	Pearson Correlation	.375**	.507**	1	.044
	Sig. (2-tailed)	.000	.000		.663
	N	100	100	100	100
TMS (IV)	Pearson Correlation	.284**	.225*	.044	1
	Sig. (2-tailed)	.004	.024	.663	
	N	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table 18

Standardized & Unstandardized Coefficients Successful Implementation of CRM

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	4.127	3.875		1.065	.290		
Innovative HR Practices	.295	.110	.278	2.668	.009	.701	1.426
Customer attitudes	.721	.327	.224	2.206	.030	.737	1.356
Top management support	.326	.139	.212	2.352	.021	.943	1.061

*. Correlation is significant at the 0.05 level (2-tailed).