

Shelf Placement and Brand Packaging: effect on consumer spontaneous purchase

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Abstract:

The purpose of this research is to test the impact of shelf placement and brand packaging on consumer unplanned buying behavior and to what extent these factors contribute in stimulating impulsivity in consumers.

The literature survey reveals that various factors contribute to the consumer impulsive buying behavior; including shelf placement, brand packaging, product placement, labeling, packaging quality etc. but it is not limited to only these factors. Also these factors have an impact on consumer unplanned purchases. Through literature survey finding, researcher established two independent variable and one dependent variable; i-e shelf placement, brand packaging and consumer impulse buying behavior respectively.

The study is empirical in nature; a questionnaire survey has been used to collect the data. The questionnaire was close ended in nature. The samples researched upon are inhabitants of urban center; usually do their household purchases at supermarkets and have disposable income. Limited numbers of people have been questioned due to financial constraints and time factors. Further research is required to explore the concealed depth of the relationship.

Key words: *Shelf placement, Consumers, Brand packaging, Impulsive buying, Purchases.*

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Introduction:

In today's business environment capturing attention of consumer in order to sell products is a difficult task for companies and that is why companies indulge in different techniques in order to capture more customers. This is also a major reason why companies employ not only intrinsic qualities but also extrinsic qualities for capturing the consumer attention. These techniques include brand packaging, shelf placement, in store branding etc.

Packaging is an important element for a product, and Companies put special efforts to make their brand packaging unique, so that they can differentiate their product from their competitor and also increase the impulse purchase of a particular product.

Similarly, shelves in stores are used to place the products for consumers, so they can see and buy those products which they need. However, shelf placement is often exploited by these stores through different shelf placement techniques in order to increase the sales through impulse purchase by consumer.

This paper is an effort to examine the impact of brand packaging and shelf placement on consumer impulse buying; and how these factors contribute in stimulating impulsiveness in consumers and in turn impacting product purchases.

Literature Review:

According to various researches; "unplanned buying is defined as a sudden and powerful urge to buy immediately" (Beatty & Farrel, 1998; Rook, 1987; Piron, 1991). Moreover, unplanned buying happens when desires are strong enough to dominate restraints (Hoch & loewenstein, 1991; Wienberg & Gottwald, 1982). The power of self-control is lost when humans who are also customer surrender to wishes and unplanned buying behavior transpire (Youn, 2000).

Three types of buyers have been identified by Cobb and Hoyer (1986) in their study. The first one is supreme planner, second one is fractional planner and the third one is impulsive buyer (unplanned buyer). They perform research focusing on two products categories (tissue and

coffee) and establish that majority of the shoppers (59.9%) were supreme planners, followed by fractional planners (27.7%), and impulsive purchasers (12.3%).

According to statistical research, over 50 percent of supermarket items (Kollat & Willet, 1967), 51 percent of pharmaceutical, and 61 percent of healthcare and beauty aid products were purchased on an unplanned basis (POPA/DuPont Studies, 1978). Furthermore, “62 percent of discount store purchases” (Prasad, 1975) and 27-62 percent of all supermarket purchases are documented under impulse purchases type (Bellenger et al., 1978). Most likely, above mentioned percentages would be greater in recent times (Amanda, 1999).

One researcher, Stern (1962) believed an impulse purchase was a reaction rather than an action, depicted only after entering the store and being brazen out with stimuli that produced a desire or need that motivate a consumer to buy merchandise that was unplanned upon entering the store. The more consumers use the supermarket interior as a shopping aid the more likely the possibility of a desire or need arising to purchase impulsively thus generating an impulse purchases (Han, 1987; Han, Morgon, Kotsioplos, & Kand- Park, 1991).

Unplanned purchase behavior also depends upon the personality of the individual consumer. An impulse purchase was defined as a purchase with high emotional activation of the consumer, little intellectual control of the buying decision and involving largely automatic reactive behavior put into action by a special stimulus situation (Weinberg and Gottwald, 1982). Both researchers further concluded that buyers’ self- perception of emotional behavior influenced by significant stimulus situation and strong activation of emotions were the most essential characteristics of an unplanned purchaser and were significantly different from non-purchasers (ebit).According to Burroughs (1996), Rook & Goardner (1993), Hoch & loewenstein (1991); integration of affective and cognitive reactions is an important aspect of purchasing. It is a well-known fact that impulsive buying is highly profitable for retailers. Therefore, retail administrator do invest in the antecedents of store image, like training store personnel, improving the layout, making the lighting attractive and by having appropriate music (Mogelonsky, 1996).

Amanda (1999) describes that the fast paced world we live in, including time constraints, the variation in family structure, accessibility and increased use in credit card and availability of 24-

hours retailing (e.g., home shopping network, online stores etc) may all contribute to making impulse buying behavior.

Unplanned or impulsive buying has been classified into four distinct types by Stern (1962) in his research:

- Pure impulse buying
- Reminder impulse buying
- Suggestion impulse buying
- Planned impulse buying

Pure impulse buying is the most easily distinguished and is considered true unplanned buying. As an emotional appeal that ignites a craving to consume and is considered as an escape purchase which rips apart a normal buying pattern.

Reminder impulse buying results from a preprogrammed desire that was prompted upon encountering the item while shopping, for instance, when the consumer sees an item that triggers a memory that their supply at home is stumpy or absolutely consumed. Recollection of the advertisement or another previous information experience where a decision to purchase the product was shaped earlier, can also generate a reminder stimulus to impulse buy when the item is encountered in the store.

Suggestion impulse buying occurs when a shopper sees an item for time and a craving to purchase is formed without any prior knowledge of the product. Evaluation of quality and function is completed at the point of sale.

Lastly, Planned impulse buying transpires when the shopper enters the store with some specific purchase in mind; however the actual purchase depends upon price specials, coupon offers, and the like.

One of the most influential models to persuade consumers is the marketing mix (product, price, place and promotion (McCarthy, 1960)). The marketing mix is designed to stimulate and influence consumer behavior for brands by manipulation of factors connected with the brands (e.g. packaging, placement etc). In increasing the saliency or discriminability of the brand and to

enhance the effectiveness of the brand as reinforcement, the marketer play an important role for developing and classifying variables; thereby increasing the likelihood that consumer will select to buy the brands out of available choices (DiClemente & Hantula, 2003).

One variable that visibly affect consumer buying behavior is shelf placement (Dreze, Hoch & Purk, 1994). Many researchers have alleged the relationship between placing brands on the middle shelf and increase sales; this relation has not been demonstrated unambiguously (Frank & Massy, 1970). “The Wal-Mart consumer and market knowledge team used an eye tracking method to measure consumers’ observing behavior in stores” (Sigurdsson, Saevarsson, & Foxall, 2009). Many shoppers botched to look at one third to one half of the brands on the shelf; shoppers looked mostly at the products in the center of shelf. In fact, shoppers looked at the brands position in the centre of the shelf up to ninety percent more than those placed in the corners. However, these findings are based on prosperity research (i.e., studies that were not published in peer-reviewed journals, but were conducted by businesses for their own use); therefore, the reliability and validity of these pronouncements are not known.

The definition of ‘packaging’ varies and ranges from being simple and functionally focused to more extensive, holistic interpretations (Louw and Kimber, 1999). An extrinsic element of the product, that minimally defines as Packaging (Olson & Jacoby, 1972). “An attribute that is related to the product but does not form part of the physical product itself” (Ebit).

According to Arens (1996), “Packaging is the container for a product, encompassing the physical appearance of the container and including the design, color, shape, labeling and material used”.

Most marketing textbook consider packing to be an integral part of the ‘product’ component of the 4 P’s of marketing: product, price, place and promotion (cateoa and Graham, 2002).

Some argue that packaging serves as a promotional tool rather than merely an extension of the product: Keller (1993) considers packaging to be an attribute that is not related to the product. For Keller, it is one of the five elements of the brand-together with the name, the logo and / or graphic symbol, the personality and the slogans.

While the main use for packaging can be considered as the fortification of the goods inside, packaging also fulfils a key role that provides us with a recognizable logo, or packaging, so that we instantly know what the good are inside. From the consumer perspective, packaging plays a major role when products are purchased- as both a cue and as a source of information (Louw & Kimber, 1999). Packaging is crucial, given that it is the first thing that the population sees before making the concluding decision to purchase (Vidales Giovannetti, 1995).

Packaging plays a particularly imperative role in categories which have low involvement (e.g. impulse purchase categories like chocolate). In these categories, consumers tend to be driven by in-store factors and extrinsic cues as they have neither the desire nor the need to comprehensively investigate and assess all the offerings accessible to them. Even in the higher involvement situation, most consumers do not have the time, ability or information to assess all the pros and cons prior to purchase. Instead, they rely on various cues like brand name, shelf placement, packaging, etc. to help them to their decision (Zeithaml, 1993).

“The most attractive or popular design is not necessarily the most effective one at the point sale, because it may get lost in shelf clutter and/or fail to communicate key messages (and a point of difference) quickly and clearly” (Young, 2003). It is vitally important to keep in scrutiny when researching packaging design that it is planned in the context within which it is usually found (Ebit).

While conducting research for packaging designs and material, consideration should be given to both; the shopping experience and usage experience, creating an opportunity to amalgamate the functionality of packaging, shelf visibility and impact on brand metaphors (Jugger, 19). If possible, provide consumers with an opportunity to amalgamate and feel the package’s functionality, shelf visibility and impact on brand metaphors (Ebit). Therefore, evaluation of new packaging concepts should be in the relevant context rather than in isolation. Furthermore, packaging research should, as far as possible, take into consideration current relationships and usage behavior within that category.

Hypothesis:

The hypotheses that are tested in this research are as follow:

Ho1: There is no relationship between shelf placement and consumer unplanned buying behavior.

HA1: There is relationship between shelf placement and consumer unplanned buying behavior.

Ho2: There is no significant effect of brand packaging on consumer unplanned buying behavior.

HA2: There is significant effect of brand packaging on consumer unplanned buying behavior.

Ho3: Positioning of product in shelves does not play a vital role in increasing the impulsiveness of buying behavior.

HA3: Positioning of product in shelves does play a vital role in increasing the impulsiveness of buying behavior.

Research Methodology:

The study is descriptive in nature. The type of investigation is causal. Therefore the most appropriate interface is moderate for this research. It is a non-contrived study and researcher has performed field experiment. As this research is directly related to consumer behavior, thus unit of analysis is taken individually. Researcher has conducted survey with the consumer of both the genders belonging to different social classes. The time horizon is cross-sectional. A sample size for this study is 40, as the target population is so dispersed that it is impossible for the researcher to collect information from larger sample moreover researcher has time and financial constraints.

Results:

The results of the study are discussed below with their statistical values. Results of each test against all hypotheses are presented in table and the discussion about acceptance and rejection of the hypothesis is followed by.

Ho1: There is no relationship between shelf placement and consumer unplanned buying behavior.

Level of Significance	0.05	Standard Error of the Mean	0.189737
Population Standard Deviation	1.2	Z Test Statistic	1.054093
Sample Size	40	Upper Critical Value	1.644854
Sample Mean	3.2	p-Value	0.14592

Table-1(Source: This Research)

Reference to the table 1, **Z** calculated value (**1.054**) is lesser than **Z** critical value (**1.644**) at 0.05 level of significance. Therefore, we accept null hypothesis Ho1 and reject alternative hypothesis HA1. Hence, there is no relationship between shelf placement and consumer unplanned buying behavior.

Ho2: There is no significant effect of brand packaging on consumer unplanned buying behavior.

Level of Significance	0.05	Standard Error of the Mean	0.162857299
Population Standard Deviation	1.03	Z Test Statistic	3.991224231
Sample Size	40	Upper Critical Value	1.644853627
Sample Mean	3.65	p-Value	3.28665E-05

Table-2(Source: This research)

Reference to the table 2, **Z** calculated value (**3.991**) is greater than **Z** critical value (**1.644**) at 0.05 level of significance. Therefore, we reject null hypothesis Ho2 and accept alternative hypothesis HA2. Hence there is a significant effect of brand packaging on consumer unplanned buying behavior.

Ho3: Positioning of product in shelves does not play a vital role in increasing the impulsiveness of buying behavior.

Level of Significance	0.05	Standard Error of the Mean	0.199223493
Population Standard Deviation	1.26	Z Test Statistic	0
Sample Size	40	Upper Critical Value	1.644853627
Sample Mean	3	p-Value	0.5

Table-3(Source:This research)

Reference to the table 3, **Z** calculated value (**0**) is lesser than **Z** critical value (**1.644**) at 0.05 level of significance. Therefore, we accept null hypothesis Ho3 and reject alternative hypothesis HA3. Hence, Positioning of product in shelves does not play a vital role in increasing the impulsivity of buying behavior.

Conclusion and Recommendations:

In hypothesis 1, researcher tried to find out the relationship between shelf placement and consumer unplanned buying behavior. To what extent particular shelf placement of a product impact impulsive buying. After applying the statistical test to the responses from sample, alternate hypothesis was rejected. This lead to the conclusion that there is no significant relationship between shelf placement of product and consumer unplanned buying behavior. As this is contradictory to the previous researches but it should not be taken as generalization and more research with larger samples should be conducted to make things generalize.

In Hypothesis 2, aim of the researcher was to find out the effect of brand packaging over unplanned buying behavior. After applying the statistical tool to each of the factor, most of

the elements rejected the null hypothesis and hence it was proved that nearly all the brand packaging elements have significant effect on impulse purchase.

In Hypothesis 3, the researcher is determining the impact of the positioning of a product at different places of the shelf and the extent of its effect for impulse purchase. After getting and analyzing the responses from sample, the null hypothesis was accepted. Therefore, according to the results, positioning could not be a vital factor for increasing unplanned behavior of a purchaser.

After analyzing, it has been found out that the shelf placement does not impact impulsiveness in consumers but the brand packaging, increases unplanned buying behavior of a normal consumer. However, brand packaging is far more effective than shelf placement, because all responses related to brand packaging were significantly got the null hypothesis rejected. Whereas, hypothesis related to shelf placement, got null hypotheses accepted means that this factor does not affect much on the consumer unplanned behavior and as compared to brand packaging it has a little less importance in stimulating impulsivity.

Through this research, researcher found the effect of brand packaging and shelf placement over consumer unplanned buying behavior while shopping at store. But this research was limited to some specific areas of Karachi only. In order to find out more accurate results this research should be further extended to more areas of Karachi and all over Pakistan, with larger sample size and more variables included for determining more accurate impulsive buying behavior of a consumer. Also to generalize theory for growing economies like Pakistan, a broader research need to be undertaken at mass level.

Moreover, this research needs further extension to the whole Pakistan if a manufacturer and retail store needs to discover the behavior of consumers of entire Pakistan, as usually when hyper-marts grow their network, they should also know how consumer of different cities/areas (rural/urban), economic conditions and social settings would respond to product packaging and shelf placement techniques and response impulsively.

Another recommendation is; unplanned buying is a very vast topic. This research has covered two important elements which really impact the impulse purchase behavior, but there still remains a room and a vast gap for further research, because this will help the retail chains to generalize concepts for under developing economic. Since this study did not cover many other element which also contribute in increasing the impulse purchase behavior. Few among many are price, moods, emotions, gender difference etc. There is also a need for conducting research by academics and businesses while taking above mentioned factors, in order to obtain multifaceted view of the consumer impulse purchases, under Pakistani economic and social settings.

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IMPACT OF PLASTIC MONEY ON THE USE OF PAPER MONEY

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ABSTRACT

This paper is about the impact of plastic money on the use of paper money. The paper money was firstly invented in China about 2,000 years ago. When Marco Polo went to China, he was surprised that paper money had become so popular and utilized all over the country. For 400 years ago, the use of paper money was not common in Europe. The first form of paper money was the banknotes. Greenbacks were the first notes printed In the United States in the year 1861. Australia played a principal role to lead the plastic banknote technology. Plastic money was invented to remove the problem with the paper money. As the paper notes have a small life cycle and they cannot be recycled while the plastic money has a long life cycle and it can be recycled for further utilization in future.

Another major issue is that people cannot keep a huge amount of paper money with them because of security purpose. Today's societies are called cashless societies because of the use of plastic money. Normally it is assumed that plastic money increases the use of paper money because as the use of plastic money increases State Bank prints paper money with the increase ratio due to its demand which causes inflation in the market.

Key Words: Plastic Money, Money Supply, Paper Money, Internet Banking

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INTRODUCTION

In the seventh century AD, China was the first country who used paper money. In 1694, the paper currency was re-issued. The major reason occurred with the paper note is its small life due to the transfer of paper money from one individual to another. Australia made such paper money in the early years which had long life then it was recycled later. On the other hand, the paper money is easy to copy that's why it is not a secured way of doing transactions. While plastic cards are safe as it is difficult to copy and fake cards cannot be accessed in the machines. Another advantage is that in case of theft, the plastic cards cannot be used by any other persons as it requires a pin code. Both the paper and plastic money are same but the plastic cards are more secured and have a long life. The cards have resolved the problem of carrying huge currency. They have made large transactions easy for the businessmen. Debit cards are used to make people spend their own money. It also allows its holder to use bank's money as loan. Banks also distribute bonuses in the form of return of funds to the credit card holders every year.

BACKGROUND INFORMATION

Australia is the leader in the technology of plastic money throughout the world. The plastic money was introduced to reduce the demand of paper money. Nobody would disagree that our life style has changed over the period of last decade during which besides various social and economic factors, the plastic money has gathered momentum in Pakistan. The popularity of plastic money to greater extent can be associated with convenience, reliability and easy availability. Until the beginning of the current century, availing credit card was not an easy thing and credit cards were restricted to just the privileged class, to be precise. However, the scenario is entirely different now. Even if your salary is around 8000 rupees, you are eligible to have credit cards.

Credit Card, a form of plastic money, is an authority by a company to a user to purchase and avail services from that card. According to a survey, more than half million plastic card users will exist in the coming years. It has been forecasted that most of the international financial organizations are showing enthusiasm in this direction. In Pakistan, the total number of credit

card holders is mostly concentrated in a few large cities. One of the constraints in growth of number is said to be poor literacy rates that does not allow a large segment of population to benefit from the technology.

PURPOSE OF STUDY

The purpose was to compare the use of plastic money with use of paper money in order to investigate that plastic money usage is the major cause associated with increase in the use of paper money in Pakistan.

JUSTIFICATION OF THE STUDY

This study is concerned with the annual data of money supply taken from Finance Division which states how much paper money is consumed. It justifies that more the people uses plastic money, the more the paper money will be consumed.

SCOPE OF STUDY

The scope of this study is to highlight the major reason associated with increase in the use of paper money by which State Bank of Pakistan may forecast the demand of next year period; and print the paper money accordingly.

ASSUMPTION OF THE STUDY

There are some basic assumptions on which this phenomenon has studied; are stated below:

- Use of paper money depends upon the use of plastic money.
- Both are extracted on semi-annual basis.
- More the people use plastic money; the more paper money will be consumed.

DATA REQUIRED

The data required for this research is the amounts of plastic money and paper money in million rupees. Credit cards and ATM cards were included as plastic money.

DATA TO BE USED

Data used in this study is based on semi-annual reports from the year 1992 to 2008. The total population was of thirty two observations taken from sixteen years of data. Overall twelve observations were extracted from year 2003 to 2008.

SOURCES OF DATA

The data has been extracted from the following sources:

- Pakistan Economic Survey, Govt. of Pakistan, Finance Division (2003-04), (2006-07)
- Statistical Bulletin, State Bank of Pakistan, Statistics and Data Warehouse Development (2005-09)
- Pakistan and Gulf Economist (vol. XXIII 8, Feb 2004), (vol. XXV 37, Sept. 2006), (vol. XXVIII 17 & 18, April 2009)

LITERATURE REVIEW

In Pakistan, the business of plastic money is increasing day by day. Today's large organizations are utilizing it for payments that has created high level of competition among the credit card makers operating in the business world which ensures a healthy as well as more competitive card business deals. History has proved that the security of money is a serious problem. Therefore the solution for the 21st century lies under the use of plastic money. Today cheques have been replaced by Credit and ATM Cards. Both the cards are secured as compared to cash and are widely accepted.

I. PLASTIC MONEY IN PAKISTAN

Plastic Money business is definitely going big time here in Pakistan. According to Economy Watch (2010), the total number of ATM units installed in the year was 130,200 that highlights that the use of plastic cards is increasing than the paper money.

For last 20 years, the flow of plastic cards in Pakistan has become slow as it was mostly used by the elite class in the early period that is only 10 percent of the total population of Pakistan. But now the current situation is changed. The commercial banks have provided more opportunities to their consumers by increasing finance in the form of personal loans, housing financing facility, plastic cards and automobile loans (Economic survey, 2006-2007).

II. MARKET SCENARIO

The behavior of consumers towards plastic money has become more positive due to the advanced banking sector of Pakistan. According to the report of Standard Chartered (2007) it has been figured that there were 2,000,000 credit cardholders in Pakistan. Similarly, the survey of Economy of Pakistan (2006-07) proved that 50 percent increase is found in the number of credit cardholders every year. But it's still is low in Pakistan as compared to the developing nations. Today, all the commercial banks are competing to get the attention of customers towards credit cards. Many banks have customized their credit cards and have followed the concept of co-branding of cards. The most important characteristic of plastic money is the utilization of technology in the business market. This business of credit cards depends on safe and reliable technology. Although Pakistan is still having lots of security issues but she has a wide strong network of internet banking system. Today, the Automatic Teller Machines (ATMs) have made shopping easier and convenient for customers.

III. MONEY SUPPLY

In economic terms, the money is defined as the amount which is available at a certain time in an economy is known as **money supply**, or **money stock**. The standard measures of money is based on two elements i.e. currency in circulation and demand deposits. Every government or the central bank is authorized to publish the data of money supply. The variations in the values of money supply is observed by public and private sector analysts which affects the price level, inflation and the business cycle in the countries. Through monetary policy, governments control the modern economic systems. The different types of money are categorized as **Ms**. The range of Ms usually starts from M0 which is the lowest range to M3 which is the broadest range.

IV. MONEY AND BANKING

According to the report of SBP, the growth of M2 slowed down from 7.7 percent (Jul-Feb FY07) to 8.7 percent in the year 2006. The decline in the growth of M2 was due to the decreasing trend of the growth of private sector capital. The aggregate demand resulted in more inflation from 5.3 percent YoY (2007) from 8.8 percent YoY (2006).

In the year 2007, the growth in private sector credit became strong at 15.7 percent. Mergers and acquisitions in the banking sector influenced the aggregate demand in private sector and made credit operations slow. Moreover, some banks tried to improve risk management and limited their lending capacities. Delay in establishment of major projects and infrastructures also made the process slow. The SBP report showed a great change in the growth of reserve money from 9.6 percent (FY06) to 15.3 percent (FY07). By the export sector's support and the demand of long term investment are responsible for the increase in the growth of reserve money. In 2006, the State Bank of Pakistan decreased the rate of export refinance to around 300 bps below market and later offered to swap the textile sector's debts and facilitated them cheaper Long Term Financing and Export Oriented Projects. With the help of these incentives, the growth of reserve money was raised and improved financing to Rs. 58.0 billion.

V. E-BANKING IN PAKISTAN

In 1999, Sathye defined internet banking as traditional online banking which allows customers to access their bank accounts and do the transactions through the internet. Initially, internet banking was defined as an availability of a webpage by a bank where one can get information about bank's products and services. Today, this facility provides an access to transfer funds, check balance and buy goods or services online. In 2000, Sindell said that home banking is facilitated by e-banking which allows customers to download their personal bank data and do online activities. It is useful for the users who have their personal computers and an appropriate internet connection. The report of SBP showed a remarkable growth in the sector of e-banking in Pakistan in the fiscal year of 2005. An approximate amount of 166 ATMs were installed (FY05) which made the total of 842 ATMs approximately. During the fiscal years of 2004-05, the number of transaction on ATMs were improved from 18.98 to 21.5* million. Similarly, around

401 new branches of commercial banks introduced internet banking and increased the network of online banking. According to a survey, it was observed that the increasing trend of e-banking is the result of the high level confidence of consumers.

METHODOLOGY

APPROACH

This study solely consists on Quantitative Research Approach. It is based on a systematic investigation of quantitative characteristics and their [relationships](#). It provides the fundamental relationship between [empirical observation](#) and mathematical expression of quantitative variables.

VARIABLES

In this study, the given three numerical variables were analyzed, i.e.

- **Paper Money (M2)** **(Numerical)**
- **Credit Cards** **(Numerical)**
- **ATM Cards** **(Numerical)**

HYPOTHESIS

H₀: Regression coefficients are zero.

H_A: Regression coefficients are not zero.

OR

H₀: Dependent variable does not depend upon independent variables.

H_A: Dependent variable depends upon independent variables.

HYPOTHESIS STATEMENT

“Plastic Money increases the use of Paper Money.”

General model for the analysis in this research will be:

$$Y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \mu$$

Where

Y = dependent variable that is Paper Money

X₁ = ATM Cards

X₂ = Credit Cards

β₁ = co-efficient of x₁

β₂ = co-efficient of x₂

μ = chances of error

α = constant

STATISTICAL TECHNIQUE

Multiple Linear Regression technique was applied to test the hypothesis and finally conclude by an equation method and also find the best fitting line to a set of data with a quantitative explanatory variable x and a quantitative response variable y and examining the slope of the regression line. The population was approximately normally distributed.

RESEARCH DESIGN

A formal study was conducted in which explanatory method was chosen for data collection. The nature of this research is descriptive. The data collected were quantitative, and statistical techniques were used to summarize the information.

DATA COLLECTION PROCEDURES

The State Bank of Pakistan's library was visited for the collection of the data for this research is attached in appendices.

FINDINGS

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Amount of Credit _a Cards	.	Enter
2	Amount of _a ATM Cards	.	Enter

a. All requested variables entered.

b. Dependent Variable: Amount of M2

In the above table, the independent variables are shown and the regression method is used. Credit Card was entered in Model One followed by ATM Card in Model Two. Note that model one includes only Credit Cards as independent variable. Model two includes Credit Cards and ATM Cards as independent variables. Enter method is used to assess all two models.

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.953 ^a	.908	.899	300473.439	
2	.996 ^b	.992	.990	92267.840	1.230

a. Predictors: (Constant), Amount of Credit Cards

b. Predictors: (Constant), Amount of Credit Cards, Amount of ATM Cards

c. Dependent Variable: Amount of M2

In this table **R** shows the correlation between actual and estimated values. The R-Square shows that the accuracy of the data is 90.8% in model one and it is increased by 99.2% in model two. The Adjusted R-Square shows that the accuracy level which is increased by 99% in model two. The value of Durbin Watson is less than two so we can say that there is negative auto correlation between residuals.

ANOVA^c

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9E+012	1	8.954E+012	99.178	.000 ^a
	Residual	9E+011	10	9.028E+010		
	Total	1E+013	11			
2	Regression	1E+013	2	4.890E+012	574.415	.000 ^b
	Residual	8E+010	9	8513354223		
	Total	1E+013	11			

a. Predictors: (Constant), Amount of Credit Cards

b. Predictors: (Constant), Amount of Credit Cards, Amount of ATM Cards

c. Dependent Variable: Amount of M2

The above table tells us about the variability of the dependent variables. The first row labeled as regression gives the variability due to known factors. The second row labeled as Residual gives the variability in the dependent variable due to random errors or unknown reasons and the third row gives us the total variability in the consumption of paper money.

The P-Value for both the models is given by 0.000 which is less than 0.05, so we can reject the null hypothesis is not zero. This means that the mean consumption of our predictors is significantly different from each other.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1728781	187965.5		9.197	.000
	Amount of Credit Cards	59.537	5.978	.953	9.959	.000
2	(Constant)	1795137	58111.150		30.891	.000
	Amount of Credit Cards	25.209	3.939	.404	6.400	.000
	Amount of ATM Cards	13.199	1.340	.621	9.851	.000

a. Dependent Variable: Amount of M2

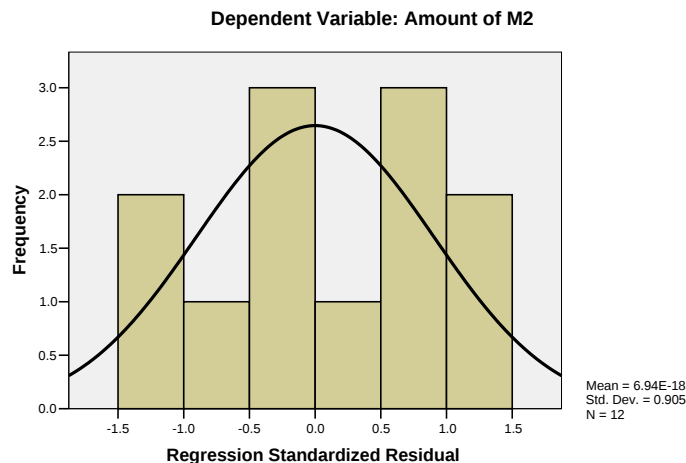
To construct the OLS equation for predicting the paper money (M2) for the given two models, the regression coefficient and the constant can be used.

MODEL 1: $M2 = 1728781 + (59.537) (CC)$

MODEL 2: $M2 = 1795137 + (25.209) (CC) + (13.199) (ATM)$

By testing the hypothesis, it can be seen that the p-value for regression coefficient in two models is less than 0.05, so the null hypothesis is rejected and it is concluded that the regression

Histogram



coefficient is not zero.

The above histogram has proved that the fitted model is the best and the chance of error is minimum.

RECOMMENDATIONS

The future of Plastic Money and other EFT systems may be failure in Pakistan provided the following long term / short term measures are taken in right earnest.

- Government/other concerned bodies must take majors to raise the literacy rate to the optimum level.
- Research bodies at regional, national and international level should collaborate to find best solutions. Also law should be enforced that regulates the functioning of the issuance of plastic cards.
- Cash flow should be cut down in order to maintain the Money supply within economic system which in turn controls the inflation rate.
- The rate of interest on rolling credit should be low than banks' lending rates.
- To compensate traders, the volume of sale should be sufficient enough. There must be a check on dual pricing and per transaction charges.
- Laminated photograph of the plastic cardholder should be placed on the card. This would facilitate those who sign raw and therefore pose identification problem. There should be no compromise on law enforcement to handle social evils and they should be curbed with iron hands.
- Political influence should be uprooted from the financial world. For this, it is inevitable to denationalize all the commercial banks and financial institutions. Sooner it is done, the better.
- Fault-free telecommunication service should be ensured for the swift and smooth functioning of the process.
- There should not be any liability on the cardholder for the lost cards if the loss was reported promptly.

CONCLUSION

By using hierarchal or stepwise method for Multiple Linear Regression we concluded that model adequacy is being increased by introducing each independent variable. But as the p-value lies in the critical region so the null hypothesis was rejected and it was concluded that the regression coefficients for all two models were not equal to zero. The test results are significant at 5% level of significance and the data provide sufficient evidence to conclude that the null hypothesis is rejected; that the dependent variable does not depends upon independent variables. The alternative hypothesis is accepted which shows that the dependent variable depends upon independent variables. So we can conclude that the consumption of Paper Money increases due to increase in the consumption of Plastic Money.

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“A RESEARCH STUDY ABOUT THE DEFFICIENCY OF VITAMIN D IN PHYSICAL DEVELOPMENT AT SECODARY LEVEL IN EDUCATION”

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Abstract:

Education is the internal process which grooms and enhances the inner abilities of an individual as a balance personality to adjust him in the society. It gives a proper social adjustment and can change the whole life of the person. Secondary education consists of an important stage of formal education that occurs during adolescent. The basic purpose of secondary education is to give common knowledge, promote abilities to prepare for higher education and to train directly in a profession. This study probed into descriptive research study about the deficiency of Vitamin D during physical development at secondary level. It also provides awareness about the deficiency of Vitamin D among students. Researchers point out the different learning issues which are created due to the deficiency of Vitamin D at secondary level. They will also discuss the vital role of Vitamin D to promote the balance personality of an individual. The role of teacher and parent in this reference necessary required and they should be aware about the need and importance of physical health for the promotion of the constructive personality of the student. The population of the study was selected from 20 private schools in Nazimabad town, Karachi from which 75 respondent were selected, Data was collected through questionnaires method. The researchers presented the statistical analysis by using the simple percentage method. The result Identify the role of Vitamin D for the development of balance personality at secondary level of education. Most of the responses show that there is a vital role of vitamin D for better physical health

and in promoting the personality development. The result shows that the role of parents and teachers in this regard is not good enough. In the light of conclusion it was recommended that parent and teacher should given the awareness about the deficiency of Vitamin D to control the health issues for deficient students. The results indentified the role of Vit D for good health and strong bones that can help the students to build up balance human growth. It is also helpful for the development of muscles, lungs as well as brains and our body can fight from infection.

Key terms: Deficiency, Vitamin D, Physical development, Secondary level

Introduction:-

Education plays an important role in the development of a society. It gives awareness to differentiate between negative and positive aspects in our daily life. Education helps to procured in life by facing difficulties and problems with their suitable solution. It helps to increase the boldness and confidence in people so they prove themselves in front of the whole world. Education is the basic need to develop the nation with successful progress. Education is also a process of individual development. It carries an individual's physical, intellectual, aesthetic, moral, economic, spiritual and social development. Education makes special contribution to train an individual to bring about change in his behavior, develop inner capacities and lead towards process. Education helps in bringing about the change in society. It can be economic, moral, cultural, social, scientific and spiritual. Education is the internal process which grooms and enhances the inner abilities of the child as balance personality and helps to adjust him in the society. Everyone should facilitate themselves by this opportunity. Education nourished the mind of any individual or trains a person in proper way which is suitable for them according to their needs and interest. Secondary education is a stage, where a student enters in an adolescence period. This is the most crucial stage of life. The basic perception and modes of behavior start taking shape and problems of adjustment with the new roles in life assume critical significance. Therefore we should provide an excellent opportunity for the students and launch programs which initiate the learners into proper forms of behavior and attitudes which lead to decent productive and peaceful life in future. The equality of schooling is linked with qualifications of teacher, curriculum educational materials, teaching methodologies, equipment and physical facilities. It is well understood that the

real impact of these factors on quality of education can be determined through a valid and reliable examination system.

According to Med Lexicon's dictionary. "A vitamin is one of a group of organic substance; present in minute amount in natural foodstuff that is essential to normal metabolism insufficient amounts in the diet may cause deficiency disease."10 Feb.2014, Christian Nordqvist published in his research that Vitamins are chemicals that are needed by our body for good health. They are vital for everyone and ensure that your body works well, is able to fight illness and heal well. The link between Vitamin D and strong healthy bone was made many years ago when doctors realized that sunlight, which allow you to produce Vit "D" or taking cod liver oil, which contains Vit D, helped to prevent a bone condition called rickets in childhood early adulthood period. Vitamin D is very important for strong bones as calcium and phosphorus are essential for developing the structure and strength of our bones and we need Vit "D" to absorb these minerals. Even if you eat food that contain a lot of calcium and phosphorus, without enough Vit 'D' we cannot absorb them into our body. Vit D is important for general good health and researchers now are discovering that Vitamin D may be important for many other reasons outside of good bone health. Some of the functions of the body, in which vitamin D helps with includes immune system (Which helps us to fight infection) muscles functions, cardiovascular function (for a healthy heart) and circulation, respiratory system (for healthy lungs and airways), Brain development, anti cancer effects, if our body doesn't get enough Vit D to keep it healthy, this is called Vit D deficiency. Severe Vit D deficiency can sometimes cause a condition called rickets in children and a condition called osteomalacia in adults. Both of these conditions cause soft, thin and brittle bones. Vitamin D plays an important role in wide variety of chronic health conditions, although calcium gets most of the publicity, Vitamin D is equally important in preventing bone loss and fractures. Without it, our body cannot properly absorb and utilize the calcium we take in. Vitamin D also helps to maintain normal blood levels of phosphorus, another bone-building mineral Vitamin D would be essential if it did nothing else, but researchers have discovered that it makes tissues active besides bone and may play a role in warding off a range of disease including cancer, hypertension and diabetes.

Review of Related Literature

There are small amount of Vitamin D in few foods, which makes it nearly impossible to get what you need from food. However, these foods includes

cheese, beef liver, Egg yolk, pure fortified milk and orange juice, also in cereals, infants formula, butter, cod liver oil, fatty fish like tuna, mackeral and salmon.

According to the doctors and Physicians Vit D deficiency often occur in people with liver and kidney disease because these organs are involved in making the active form of Vitamin D. our bodies make Vitamin D when exposed to the Sun, elderly and house-bound people with Poor diets are also known to be at risk. But recent studies suggested that the problem is not confined to these groups and that many adults have inadequate levels of Vitamin D in their blood, specially in northern latitudes where long winters keep people in doors more. The shortfall may lead to fractures, osteoporosis and other chronic conditions more over the incidence of nutritional rickets - severe Vitamin D deficiency disease one thought to have been nearly eliminated is on the rise in North America and researchers at Boston's children's Hospital recently reported that 24% of Boston-area adolescents, especially African Americans are Vitamin D deficient. Humans attain Vitamin D from exposure to sun light, diet and supplement. Vitamin D deficiency is common in children and adults in utero and childhood, Vitamin D deficiency may cause growth retardation, skeletal deformities and increase risk of hip fractures later in life in adults. Its deficiency may precipitate or exacerbates osteopenia, osteoporosis, muscles weakness, fractures, common cancers, autoimmune disease, infectious disease and cardiovascular disease.

[Holick MF](#), 2008; [Chen TC](#), 2008 Apr; 87(4):1080S-6S. It has been estimated that 1 billion people worldwide are Vitamin D deficient or insufficient. Over the last few hundred year's human life styles have changed. The industrial revolution resulted in more indoor work and less exposure to sunlight. Many societies around the world were more clothing over the centuries, further reducing skin exposure to sunlight. These changes have brought with them a significant reduction in the natural production of Vitamin D and subsequent diseases. Countries responded to these changes by fortifying some food with Vitamin D2 and D3, example include breakfast cereals, bread pastries, oil spreads, margarine milk and other dairy product.

Calcium and phosphorous levels in the blood streams are maintained by Vitamin D. it also assists in the absorption of these important nutrients during digestion. The role in Calcium and phosphorous absorption makes Vitamin D an important part of bone growth and maintenance and liver and kidney health. Vitamin D also contributes to the function of the thyroid gland and the immune system.

K Michael Davies, 2007; Robert R Recker, 2007; Robert P Heaney, 2007 reported that Improving calcium and vitamin D nutritional status substantially reduces all-cancer risk in postmenopausal women. Without Vitamin D only about 10-15 percent of dietary Calcium and about 60 percent of Phosphorus is absorbed by the body. This is directly related to bone mineral density which is responsible for osteoporosis and fractures, as well as muscle strength and falls in adults in utero and childhood calcium and Vitamin D deficiency prevents the maximum deposition of Calcium in the skeleton. Studies have shown people living at higher latitudes (where the angle of sun rays are unable to sufficiently produce adequate amounts of Vitamin D in the skin) are more likely to develop and die of Hodgkin's lymphoma colon, pancreatic, prostate, ovarian, breast and other cancers both prospective and retrospective epidemiologic studies have also shown an association between low levels of Vitamin D and increased risk for types diabetes, multiple sclerosis, Crohn's disease, hypertension and cardiovascular disease. Vitamin D deficiency has been shown to play a role in almost every major disease this includes osteoporosis and osteopenia, 17 varieties of cancer, Heart disease, high blood pressure, obesity, metabolic syndrome and Diabetes, autoimmune disease, multiple sclerosis, Rheumatoid arthritis, osteoarthritis, Bursitis, Gout, infertility and PMS, Parkinson's Disease, Depression and seasonal affective disorder, Alzheimer's disease, chronic fatigue syndrome fibromyalgia, chronic pain, periodontal disease, psoriasis, rickets. Many people have no symptoms or only vague one such as tiredness or general aches. Because symptoms of Vitamin D deficiency are often very nonspecific or vague, the problems are often missed. The diagnosis is more easily reached in severe deficiencies with some of the classical (typical) symptoms and bone deformities.

Children with severe Vitamin D deficiency can get muscle spasms (cramps) seizures and breathing difficulties. These problems are related consequent low levels of calcium among children with severe deficiency such as have soft skull or leg bones. Their legs may look curved (bow legged). They may also complain of bone pains, often in the legs and muscle pains or muscle weakness. This condition is known as rickets. Poor growth, height is usually affected children might be reluctant to start walking. Tooth delay, children with Vitamin D deficiency may be late teething as the development of the milk teeth has been affected. In adults, generally tiredness, vague ache and pains and a general sense of not being well are the common symptoms. In more severe deficiency (known as osteomalacia), there may be more severe pain and also weakness. Muscle weakness may cause difficulty in climbing stairs or getting up from the

floor or low chair, or can lead to the person walking with wadding pattern. Bones can feel painful to moderate pressure (often more noticeable in the ribs or shin bones) not uncommonly, people have a hairline fracture in the bone which is causing tenderness and pain. Bone pain often also occurs in the lower back, hips, penis, thigh and feet.

The 25 hydroxy Vitamin D test is the most accurate way to measure how much Vitamin D is in your body and in kidney, 2-hydroxy Vitamin D changes into an active form of the vitamin. The active form of Vitamin D helps to control calcium and phosphate level in the body. 25-OH Vit D test; calcidiol 2-hydroxycholecalciferol test used to measure the amount of 25-hydroxy Vitamin D. The normal range is 30 to 74 nano grams per milliliter (ng/ml). The treatment is to take Vitamin D supplement. This is a form of Vit D called ergocalciferol or calciferol. Vitamin D can be given through an injection or as a medicine (liquid or tablets). the doctor will discuss the dose and best treatment schedule, dependency on the situation, age and severity of the deficiency etc.

However, one cannot obtain these amounts from most dietary sources unless one is eating oily fish frequently, thus, sensible unexposure (or UVB irradiation) and / or supplements are required to satisfy the body's Vitamin D requirement. It is make sure that physicians must be aware of the medical problems associated with Vit D deficiency. Physicians will then be able to impart this knowledge to their patients, so they too will know how to recognize, treat and most importantly, maintain adequate levels of this important Vitamin.

Recommended Dietary Allowances (RDAs) for Vitamin D				
Age	Male	Female	Pregnancy	Lactation
0–12 months*	400 IU (10 mcg)	400 IU (10 mcg)		
1–13 years	600 IU (15 mcg)	600 IU (15 mcg)		
14–18 years	600 IU (15 mcg)	600 IU (15 mcg)	600 IU (15 mcg)	600 IU (15 mcg)

19–50 years	600 IU (15 mcg)	600 IU (15 mcg)	600 IU (15 mcg)	600 IU (15 mcg)
51–70 years	600 IU (15 mcg)	600 IU (15 mcg)		
>70 years	800 IU (20 mcg)	800 IU (20 mcg)		

* Adequate Intake (AI)

Objective of Study:

- To study how the values of Vitamin D is helpful to develop the balance personality at secondary level.
- Highlight the constructive part of Vitamin D in the physical development.
- Find out the learning issues about deficient student of Vitamin at secondary level.
- To analyses the medical facilities to control the health issues for deficient student.
- Identify the role of teachers and parents in respect of promoting awareness about physical health and to control the disability of among children.

Methodology:

This study was descriptive in nature and carried out through survey. The geographical limits Nazimabad town of Karachi city. Within these limits 20 private schools had been selected for collecting data. Total respondent were 75 teachers of private sectors (schools).

Research instrument:

The researchers used a self constructed questionnaire. The information regarding this research study was collected through this questionnaire.

Analysis:

1. The table 1 shows that most of the teachers were agree that the physical health was very important to develop a balance personality of the students at secondary level.

2. The table 2 revealed that most of the teachers were in the favors of providing awareness about the vitamin D for the building of human growth to the teachers.
3. According to the table 3 most of the teachers were agree that the learning process is affected due to the deficiency of Vitamin D among students.
4. The table 4 shows that majority of the teachers were agreed that the deficient student does not take interest in classroom activities.
5. The table 5 revealed that majority of the teachers believes that vitamin D plays a Well-established role in maintaining calcium levels in the body and in building strong bones.
6. In table 6, results revealed that majority of the teachers were agreed that the deficient student do not participate in any games or extra-curricular activities.
7. In the light of table 7 it has been revealed that majority of the teachers are in the favor of medical facilities while are necessary for student to control their problems.
8. According to the table 8 majority of the teachers are agreed that management of the school should arrange workshops/seminars for the awareness about the physical health for the students.
9. The table 9 revealed that majority of the teachers was agreed that teachers should be professionally trained to solve the individual problems of students.
10. The table 10 shows that majority of the teachers agreed that the medical checkup of student on regular basis should be arranged the management of school.

RESULTS LIST

S.NO	DESCRIPTIONS	YES	%AGE	NO	%AGE	TOTAL SAMPLES
1.	Importance of physical health for development of balance personality	69	92%	6	8%	75
2.	Teacher's and parent's awareness about vitamin D in building human growth	68	90%	7	10%	75
3.	Deficiency of vitamin D effected on learning	65	86%	10	13%	75
4.	Lack of interest of deficient students in classroom activity	57	76%	18	24%	75

5.	Vitamin D supports calcium for strong bones	75	100%	00	0%	75
6.	Inability of deficient students to perform in extracurricular activity	54	72%	21	28%	75
7.	Necessity of medical facilities to control the situation	62	82%	13	17%	75
8.	Promotion of physical health by workshop/seminars at secondary level	51	68%	24	32%	75
9.	Need of professional teacher's to line up the individual problems of the students	63	84%	12	16%	75
10.	Required regular medical checkup by school management	32	42%	43	57%	75

Conclusion

This is research study conclude that perception of the physical health towards the deficiency of vitamin D at secondary level which is very poor, as teachers and parents are failed in their jobs. The researchers analyzed that most of respondent shows the need of physical health for development a balanced personality among students is necessary required. It has been observed active assistance and continued co-operation of parents are indispensable in helping students to overcome their disabilities. Teachers may exchange their observations, and impression regarding the students with the parents in the above mentioned weakness. Thus educate other i.e. in the problems arising to understand the maladjusted students, so the efforts will be affective in this regard. According to responses the clinic, however, employ's specialized guidance techniques should be jointly work in the collaboration with physical experts also.

Recommendations:

- It is recommended in focus of research study that systematic system of education is needed to control the challenges about national and international scenario towards the physical health.

- It is suggested with reference to research study that learning process should be organized in context of learning issues of an individual.
- It is recommended respect of research study that teacher and parents should be always alert to avail, themselves of all possible opportunities to guide the student.
- It is also suggested with reference to research study that private school management should appoint the professional teachers, who have the awareness about physical and mental health of the student.
- It is also recommended that clinical facility at school level should be required to overcome the situational disability.

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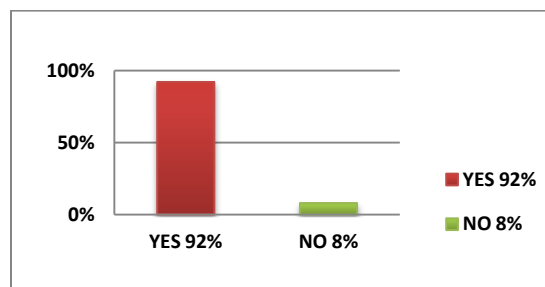


Table 1: Responses of 75 teachers against the question regarding Physical health is important to develop a balance personality

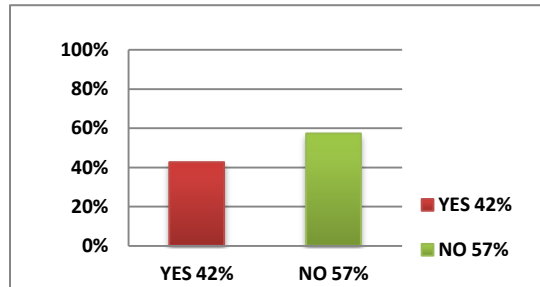


Table 2: Responses of 75 teachers against the question regarding awareness about the vitamin D for the building of human growth

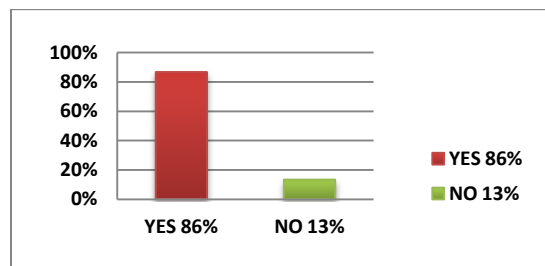


Table 3: Responses of 75 teachers against the question regarding that the learning process is affected due to the Deficiency of Vitamin D among students

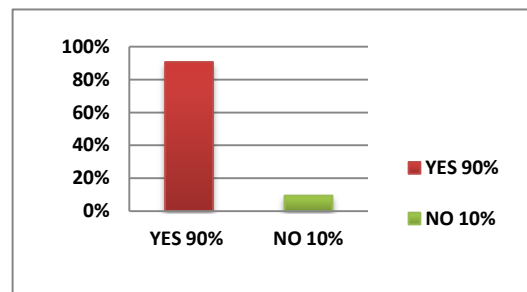


Table 4: Responses of 75 teachers against the question regarding the lack of interest of deficient students in the classroom activities

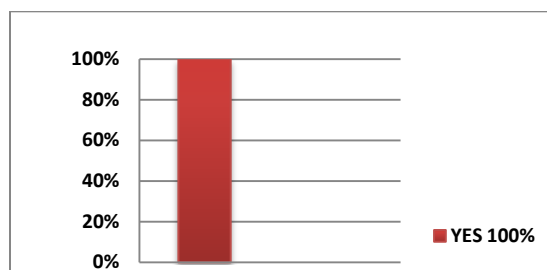


Table 5: Responses of 75 teachers against the question regarding role of vitamin D to maintain calcium level and building strong bones.

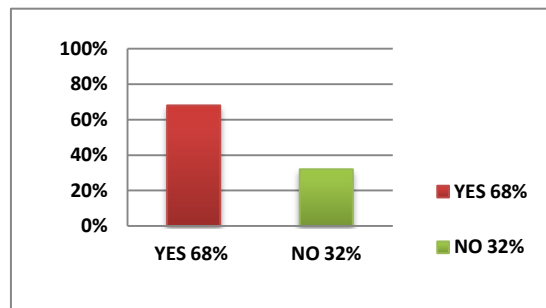


Table 6: Responses of 75 teachers against the question regarding less participations of deficient student in the games or extracurricular activities

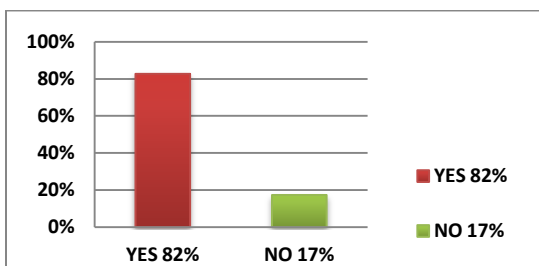


Table 7: Responses of 75 teachers against the question regarding necessities of medical facilities for students to control their problems

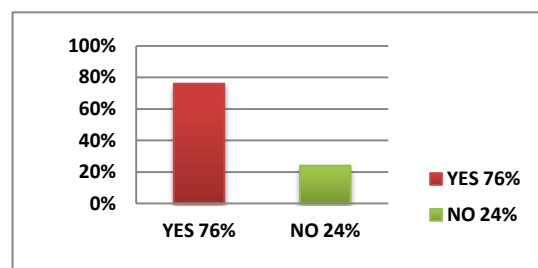


Table 8: Responses of 75 teachers against the question regarding the importance of workshops/seminars by the management of school for promotion of physical health

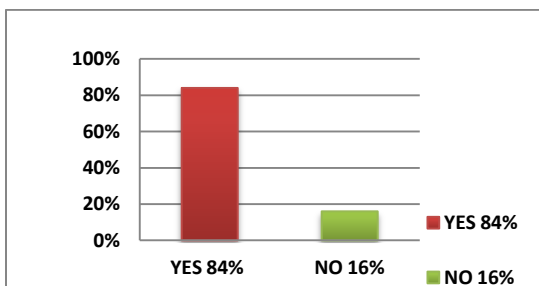


Table 9: Responses of 75 teachers against the question regarding need of professional training for the teachers in school

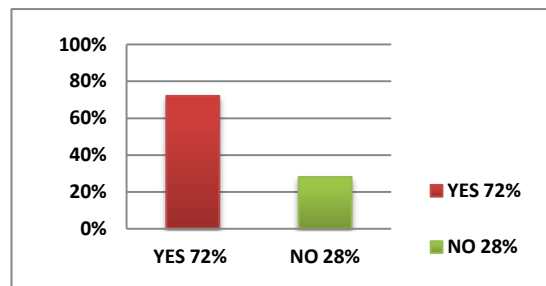


Table 10: Responses of 75 teachers against the question need of regular medical checkup of students at school level

“ REASONS OF CODE SWITCHING FROM ENGLISH TO URDU OR URDU TO ENGLISH AMONG THE BILINGUALS OF AGE GROUP 18-25”

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Pakistan

Abstract:

It is not unusual to hear bilinguals mixing two languages together when speaking in different domains. As Pakistani society is a bilingual and multilingual one so majority of the individuals have the knowledge of two or more languages and the linguistics phenomenon of combining language i.e. Code switching is quite common. This study presents why bilinguals who fall under the age group of 18-25 switch back and forth between two languages and what triggers them to switch their languages during communication. The present study proposes to identify and evaluate the reasons of code switching during speaking at the age level of 18-25. Qualitative study based on case study was conducted to ascertain the people's views about the reasons of code switching at macro level. Moreover, questionnaires and interviews were designed to find out the better results in accordance with the objectives of the study, 30 questionnaires were distributed among the participants and 5 interviews were conducted. Participants were also observed while they were communicating with others, in different domains to highlight and explain the reasons with examples of code switching in better way. The noted reasons which were found are lack of competence, to emphasize, vocabulary problem, being unfamiliar with similar words, fashion symbol, inferiority complex etc. However, code switching can be a useful strategy during conversation if the aim is to make meanings clear and to transfer the knowledge in an efficient way. In short, this study has made an attempt to better understand the reasons of code switching in Pakistani society.

Introduction and background of the study:-

Being bilingual we have so many linguistic resources to choose from and yet, we feel ashamed that we need to code switch to keep our conversation uninterrupted. We are persuaded by traditional upbringing, education, and common beliefs that code switching is a sign of defective language skills. The

general area in which I have conducted my research is of *Socio-linguistics*. This term is defined as “*the study of language in relation to society*”. It deals with a better understanding of the structure of language and how languages are functioning in communication. This particular subject covers many areas in which one is Varieties of language. Variety of language is defined as ‘*a set of linguistic items with similar social distribution*’ (Hudson). These varieties include Styles, Registers, Dialects, Speech communities, and Mixing of varieties i.e.: Code switching, Code mixing and Code borrowing.

Code switching has become a global feature these days in our society. “Code switching which may be defined as the alternation between two or more languages in a speaker’s speech occurs naturally in the scheme of bilingualism. Studies have reported that code switching often happens sub-consciously, people may not be aware that they have switched, or be able to report; following a conversation, which code they used for a particular topic” (Wardough, 1998, pg 103). There are two types of Code switching according to Blom and Gumperz 1971, *Situational Code Switching*: use of a language according to situation, for Example switches between languages always coincides with external situation i.e. talking to family members or talking to neighbors. *Metaphorical Code Switching*: when the speaker decides to ignore the observable external situation and focus instead on less observable characteristics of the people concerned. Where it is the choice of language that determines the situation is called Metaphorical Code Switching.

I found this issue of code switching a debatable one because many researchers have studied on this topic. Some have studied its functions, some have determined the characteristics of code switching, and some determined factors and effects of code switching in a wide range of linguistic domains. No one conducted research on its reasons specifically. Research problem is to find out the reasons of code switching among adults, particularly the age group of 18 to 25. It was found why people take help from other language, why they switch their codes, why they mix them, what are the hurdles and troubles they face in speaking only one language at a time. What problems persuade them to mix or switch their codes? In our bilingual Pakistani society code switching and code mixing has become a very common thing which is destroying both the languages that is Urdu and English. English itself is an international language so it’s certain that this language will be maintained but there are lots of chances of language death of Urdu.

While the nature of code switching is spontaneous and sub-conscious, studies have reported that it is actually used as a communicative device depending on the switcher's communicative intents. (Tay 1989, Mayers Scotton 1995, Adendroff 1996)

I have observed in our society even at professional level adults are switching their codes and borrowing words from other language in their conversation. Code switching has now become a communicative device for all basically. Speakers do not have command on any one of the language so they obviously feel a necessity of switching code in order to communicate properly. Teachers also switch their codes from English to Urdu during lectures in classroom but of course to clarify their message because she knows that her students do not have complete command on English.

Question of this study was to find out the reasons of code switching towards English to Urdu among the age group of 18 to 25. Qualitative study based on case study was conducted to ascertain the people's views about the reasons of code switching. Questionnaires were distributed among 30 participants, 5 semi structured interviews were conducted from the target population and speakers were observed from the general environment during their communication, then accordingly data was analyzed. I read many researches, articles, journals, books, blogs related to code switching. Some were directly related to topic and some were indirectly related. I tried to find out all the possible reasons of this problem and then tried to recommend appropriate solution which can be practically implemented in our society. Developing communicative competence in two or more languages gives individuals opportunities to express their feelings and thoughts and shape their identity. It also helps them to satisfy their individual and social needs in the different contexts of the language used. The phenomena of code switching and code mixing of languages have long intrigued scholars who have examined what triggers such occurrences (Muysken 2000, Wei 2005). Though, to have competence in two or more than two language is good but then one should have command on both the languages. The present study helped in examining the reasons that why people use two languages at a time. Where they actually lack competence? Every language has its own identity and by jumbling up the words of two different languages together speakers are destroying both the languages. In such circumstances one language has to be maintained and one language has to face its death. With regard to the point of view code switching, people used to think about it negatively. According to Hamers and Blanc (2000: 258), Code switching and Code mixing were

considered as a sign of incompetence. This study examined the occurrences of code switching produced during communication in daily environment by adult speakers of English and Urdu. The study started by defining key terms and concepts and then literature review that covers the study. Then it provided the description of the participants, data collection and then data analysis. Then the results and findings were mentioned

Statement of the Problem

This study highlighted the reasons of code switching among the bilinguals of the age group 18-25. Command on one language has become a rare phenomenon these days. Every single speaker is bilingual in our society. It is not uncommon to hear bilinguals mixing two languages i.e. Urdu and English when speaking in different situations. Despite the significance of the phenomenon, the reasons of code switching in bilingual's discourse have not been investigated in Pakistan, although researches on the same issue have been carried out in the developed countries.

Basically the research question of this study is two-fold. One is the main question and other is the sub question or the further investigation of the same phenomenon.

What are the reasons of Code Switching from English to Urdu or Urdu to English among the bilinguals of age group 18-25?

How Code Switching does occur in the routine conversation of Pakistani bilinguals of age 18-25?

Rationale and significance

Code switching occurs when a bilingual speaker uses more than one language in a single utterance above the clause level to appropriately convey his/her intents. For over years, there has been an intense debate on this issue of code switching in the developed countries. Several researches have been conducted on this issue, some have studied the characteristics of code switching, some studied its determining factors, and effects of code switching in a wide range of linguistic domains. The present study focused on the specific reasons of code switching that why adults often switch their codes. And the hurdles or the problems they face in speaking one language only.

This study will be of great importance because it will help the individuals and the teachers to focus on the points or the lacking adults face while speaking one

language. It will also help the individuals to cope up with the lacking and to have command on one language.

Literature review

KEYWORDS:

Code Switching: it may be defined as the alternation between two or more languages in a speaker's speech occurs naturally. When we mix two languages in a single utterance or two that is basically Code Switching.

Examples are: Sometimes I think k who bohat buri hai.

We didn't do that. Haina?

We usually switch our codes unconsciously and we are not aware that we have switched.

Bilingual: A bilingual is a person who knows and can speak two languages.

Code switching simply means use of two or more languages in a single utterance. It is the alteration of two languages within a single utterance, a sentence, or phrase or a clause. There are three codes, code switching, code mixing and code borrowing which goes side by side and comes under the category of language varieties in the field of 'socio-linguistics'. Specifically Code switching is selected for the present study because it is a global issue these days. Reasons of Code switching among the bilinguals of age group 18 – 25 will be identified through this study.

Several researchers have conducted their researches on this phenomenon in the developed countries. Some tried to find out the characteristics of Code switching, its determining factors, language attitude towards Code switching so on and so forth. No one tried to find out the specific reasons of Code switching. It has been observed that adults do switch codes from English to Urdu because they lack competence in English language. They do not have command over any of the language i.e. English and Urdu.

Behzad Anwar (2007) PhD Candidate conducted a study on Urdu- English Code switching in Pakistani English. He analyzed data only at phrase and clause level.

“When a language is used in a different cultural context and social situation, several changes take place in its phonology, morphology, lexicon and syntax. A

language so widely used has its own grammatical and linguistic system through which it conveys its distinction of meanings. These linguistic characteristics are usually transparent in its sound system, vocabulary and sentence construction. The non-native speakers develop a whole new range of expression to fulfill the communicative needs. Since the user of the non-native variety is bilingual, creativity is manifested in different kinds of mixing, switching, alteration and transcreation of codes.” (Behzad Anwar.2007)

Drawing upon this quotation it is observed that he restricted his data only at phrase and clause level; if he would have studied the issue generally he may get more authentic results. According to him Code switching is a need of communication because Pakistani society is a bilingual one. I agree to his point but he should have elaborated the reasons that why on each level speakers find necessary to switch codes and what steps should be taken to avoid it.

“Speakers use switching strategies to organize, enhance and enrich their speech in order to achieve their communicative objectives.” (Kamisah Ariffin.2009)

The loss of Native language is often experienced as something profoundly moving, disturbing or shaking, both by those who experience it and by those who witness it in other. I agree with Ariffin that adults do switch code to enhance their speech. Today youth usually do Code switching for this reason. They want to enhance or enrich their communication skills. They consider switching codes as a fashion statement. As English is a prestigious language, speakers feel that by using the words of English language in their speech they will leave an impressive impression on the listener. So Code switching is used as a communicative device among youth.

“The data clearly illustrates how speakers organized, enhanced and enriched their speech through Code Switching strategies such as signaling social relationships and language preferences, obviating difficulties, framing discourse, contrasting personalization and objectification, conveying cultural – expressive message, dramatizing key words, lowering language barriers, maintaining appropriateness of context, showing membership and affiliation with other and reiterating messages” (Kamisah Ariffin.2009)

It has been observed that these are some reasons or the factors because of which adults usually so Code switching. It has been observed that Code switching can also be seen as a tool to indicate the social relationship between the participants. We, the youth often switch from English to Urdu or from Urdu to

English whenever we want to level the rank or to wield power. Some adults tend to switch code to fill the lexical gaps in the language of interaction. Whenever they find difficulties in finding the correct referential terms in English they switch to Urdu. I have observed many speakers of age 18-25 that they switch their code just to attract and hold listener's attention. Usually they use Code switching for the use of conjunctions like 'so', 'and', 'then', 'or', 'like', 'ok', 'alright' etc.

Krishna Bista from Arkansas State University conducted a survey to evaluate the factors that affects Code-Switching in the university class room. *"The findings from study conducted in Southern American University revealed that the primary factor of Code switching in international classroom is incompetence in the second language. Other noted factors were: to maintain privacy; to make it easier to speak in their own language than to speak in English; to avoid misunderstandings; being unfamiliar with similar words in English. However Code switching can be a useful strategy in classroom interaction if the aim is to make meaning clear and to transfer the knowledge to the students in an efficient way."* (Krishna Bista, ESP World.2010)

Researcher states Code Switching as a useful strategy but with an appropriate aim that it should only be done when the aim is to clarify meanings in an efficient way. I agree to this point as far this one aim is concerned, other than this aim I would say that because of Code switching phenomenon Urdu losing its position as a national language of Pakistan and also a language of literacy. Speakers should have command over both the languages so that they can justify both English and Urdu. The results and findings of Krishna Bista would have varied if she would have used Case study instead of a Survey. She could judge in a better way if she would have focused on a particular case.

"Throughout the paper, the functions of code switching in foreign language classrooms are presented with reference to its uses in bilingual communities. Following the functions of Students' and teachers' code switching, weak and strong sides are discussed in order to clarify the phenomenon with different perspectives. With respect to all the functions, it may be suggested that Code switching in language classroom is not always a blockage or deficiency in learning a language, but may be considered as a useful strategy in classroom interaction, if the aim is to make meaning clear and to transfer the knowledge to students in an efficient way. Yet, it should be kept in mind that in long term, when the students experience interaction with the native speakers of the target

language; code switching may be a barrier which prevents mutual intelligibility.” (Olcay Sert. 2005)

Drawing upon this quotation, it may be suggested that Code switching can be used for self expression, to clarify meanings and is a way of modifying language, for the sake of personal intentions. In this journal researcher examined the functions of Code switching from teachers’ perspective, students’ perspective and in a bilingual community context individually. According to him Code switching is not always a deficiency in learning a language but he did not elaborate that if is sometimes a deficiency then what steps should be taken to overcome this issue. Through the present study, all the possible reasons or factors of Code switching were found and the lacking and troubles which triggers speakers to switch their languages between the two were also highlighted.

Research design

This study is based on Qualitative approach and falls into the tradition of Case study. The case study as the term suggests – is the study of the ‘particularity and complexity of a single case’. (Stake 1995) Cases are primarily people, but researches can also explore in depth a program, an institution, an organization, or a community. Stake (1995, 2005) distinguishes three types of case study. (a) The intrinsic case study (b) the instrumental case study (c) the multiple or collective case study where there is even less interest in one particular case, and a number of cases are studied jointly in order to investigate a phenomenon or a general condition. The third type of case study is used for conducting this research.

The tools which helped in collecting the data for this study were questionnaires, semi-structured interviews and observations of the participants who fall under the age group of 18 – 25.

Sampling plan and criteria

Samples were the participants or the people on whom this study was conducted. As the targeted age group was of 18-24 for this study so the sample was taken according to the required age level. Approximately 7 months was required for the collection of data and analysis. Semi – structured interviews from the participants were conducted individually. Level of code switching was examined by general observations, like whether they switch code on word level, clause level or phrase level etc. In this way, it was easy to find out the reasons of Code

switching and to examine that what triggers the participants to use two languages at a time.

Ethical considerations

No doubt, any activity based on human can raise question regarding how we should behave towards each other. Ethical issues arise in research because of rights and responsibilities which link participants together. For this study all the participants were ensured that their schedule will not be disturbed. Their convenience was considered as my priority. Interviews were conducted in the best suitable timings for them. Participants were not forced for interviews and for filling up the questionnaires. As a researcher, it was ensured that individuals have a right to privacy. It was also ensured that all the data and personal details of individuals will be kept confidential and anonymous.

Findings and data analysis

Questionnaire analysis

Code switching is not a new or uncommon phenomenon. It is prevailing in our Pakistani society up to high extent. Not only in Pakistani society, but it is present in bilingual or multilingual societies which are placed all around the world. Since, Pakistani society is bilingual and multilingual; it is easy to observe code switching here. It has become a common characteristic of educated Pakistani people. Participants of this study fall under the age group of 18-25 and they were not aware of the reasons of code switching as well as its outcomes. For gathering data for this study I questionnaire was designed which contained 11 items in total in which 2 were open ended questions so that participants can give their open views and rest of them were multiple choice questions. Almost 30 questionnaires were distributed to different participants who work or study in different domains, so that reasons can be gathered which triggers them to switch back and forth between two languages. Data is analyzed step wise as the questionnaire goes. Although participants were unintentionally switching code but it includes particular reasons of doing this.

First question was asked to have the information of participants' knowledge of their language use for communication. Majority responded that they use mixed language that is Urdu and English in their day to day conversation, and 40% were of view that they use Urdu language for their communication. The least number, about 20 times less than 40% speak only English language for their communication. On asking that how often participants switch their language

during a normal routine conversation, it was revealed that majority responded to 1-5 times, then equal no. of participants responded that they switch 10-15 and 15-20 times and minority were of view that they switch between two languages 5-10 times in a normal routine conversation. Everyone agreed that they do switch their code and reasons vary from person to person. 67% of the participants were of view that they do not have command in vocabulary of English language that's why they switch to Urdu while 17% of the participant responded that they lack command in grammar and structure of English language. Some of them like 10% people said that they are fluent in both the languages so that's why they switch between two languages; they find themselves comfortable in doing such. Only two participants were of view that code switching is a demand of our society these days that's the reason they switch. On asking the reasons which prompt code switching in their medium of communication, it was interpreted that majority of speakers do switch code because of ease in expressing their ideas and ease in conveying their message, some of them responded that they switch between two languages when they want to clarify their message to others. So clarification is the reason for them. Minority gave this response that whenever they want to emphasize at some point they change their code/language. In relation to another question that what triggers participants to switch to their mother tongue from English language; majority responded that they have good command on one language that's why they switch to Urdu. Some people faces retrieval problem, they are un able to recall an English word at the very moment when they are speaking so to maintain fluency they switch to Urdu language. It was found that for some of the participants the reason of switching code is that they do not know a proper English word so that's why they take help from Urdu. Few participants responded that they have limited knowledge of English language that's why they switch to their mother tongue. It shows that good command on Urdu language is the major reason of switching code from English to Urdu. At the time of analyzing responses of the questionnaires it was found 30% of the participants said that teachers switch to Urdu language in English medium classrooms because they want to give meanings, 27% were of view that teachers want to have discussion in the class that's why they use Urdu language so that students can actively participate in the class and have discussion. 23% responded that to encourage students to speak in the class, teachers use Urdu language along with English language. It was found that 20% were of view that teachers switch to Urdu language when he/she needs to explain a new structure to students so that they can grasp the ideas more efficiently. On asking this question that what type of functional words requires code switching, adverbs, conjunctions, preposition

or all of them; majority responded that all these functional words requires code switching, some of them responded that conjunctions requires code switching according to them and few were of view that adverbs requires code switching more. It shows that functional words are also the reason which triggers speakers to switch code from one language to another. In the last three questions of the questionnaire participants were given a room to give individual responses. The reasons which came in response were so many; majority responded that they find code switching easier and convenient during communication that's why they switch back and forth between two languages, then 1 time less then majority people responded that they are habitual of switching code and for them it is an unintentional process. Some people responded that for them clarification is the factor which triggers code switching. Retrieval problem, lack of competence in languages, status symbol, lack of vocabulary in any one language, to maintain fluency, when others cannot understand English language are also the reasons which came forward in analyzing the responses of the participants. On asking views of the participants that in which situation they switch from their native language to English language it was noticed that equal no. of participants responded that when they lack vocabulary in Urdu language they switch to English language and when they feel inferior in front of the proficient speakers of English language they switch their code to English language from Urdu. 23% participants also responded that when they want to emphasize on something during their conversation they switch to English language because it has its own power. It was also found that when people cannot retrieve an Urdu word during communication they switch to English language to keep their conversation uninterrupted. This was also analyzed that when listeners cannot understand their native language speakers switch to English language so that they can convey their message to them. Only few participants responded that they are more comfortable in speaking English language, and one participant also said that whenever he wants to get attention he switches to English language.

In relation to last question of the questionnaire that whether mood affects on code switching or not, it was found that 70% of the participants were of view that the speakers' mood affects in code switching. Whenever they want to show anger or frustration on someone they automatically switches to English language and when they are satisfied or in a happy mood they prefer their mother tongue. Only 30% gave response that their mood does not affect on code switching, they only switch when there is a need and when they want to, for them it is a conscious process.

Interview analysis

After analyzing questionnaires it has been noticed that there are so many reasons which triggers speakers to switch between the two languages but the responses which I got were not enough for my study and written questions are somewhat rigid in nature and do not provide authentic, reliable and valid results. So, to gather further more reasons of code switching and the problems faced by speakers during their conversation which make them to switch their code, five interviews were taken for the present study. 10 to 12 questions were asked by the interviewees who fall under the age group of 18 to 25, and all were different from the items asked in questionnaires. Semi structured interviews were taken so that conversation should not become rigid and limited. Data was collected from the participants while they were interacting in different domains like classrooms, university campus, family etc. it had been observed that the participants by whom data has been collected are not proficient in any of the one language i.e. English and Urdu. They all were habitual of switching their codes and majority considered code switching a good phenomenon.

Interviewees were asked whether they code switch or not and at which level they usually switch from one language to another phrase level, clause level, or word level. 3 interviewees out of 5 were teachers in a University and rest of the two were graduate students. Only one of them responded that she try not to switch code because she was in a favor of promoting mother tongue rather than spoiling it by mixing it with other language. It was observed that most of the participants agreed that they mostly switch code between the two languages English and Urdu. Majority were of a view that they switch usually at clausal level not on word level. One of the participant said, ***“I try not to switch at word level; rather I go for sentence level that is clausal level because if we switch on sentence level we are not destroying the structure.”*** This participant was of a view that code switching is not a good habit and it is destroying the structure and beauty of both the languages while the others were in favor of code switching. According to the statement given by this participant, if a switch occurs at clausal level then it does not harm structure of any language as the structure is complete and not broken in a middle or at end of the sentence. Participant # 2 responded that she mostly switch code on clausal level. According to her people who are habitual of speaking English more, they switch at clausal level and who speaks Urdu more switches at word level. Students responded that they switch on phrase level and sometimes on word level as well because they feel comfortable in conveying their ideas accurately by switching

code and whenever they do not find appropriate word of their expression in one language i.e. English or Urdu then they switch to another language to take help from it. ***“I code switch at phrase level because I do not feel comfort and ease in conveying my idea to listeners”.***

Mostly participants responded that they use two languages together in an informal scenario when they are with family and friends but stick to one language only in formal scenario. It has been observed that people switch code in an informal scenario because they fall short of words to complete their utterances so they switch to other language to maintain fluency in their conversation. Only one participant responded that she does not code switch at all when she is with friends and family rather stick to her mother tongue as she does not want to spoil it. She only switches code in the class to clarify the topic to her students. ***“I switch code in intergroup because when I am in the class I switch my code from English to Urdu to clarify the topic to my students otherwise whenever I am with my friends or family members I stick to my mother tongue.”*** It was observed that majority of the teachers also use code switching during delivering their lectures, and the purpose is only clarification. One of the participant responded that she first explain everything in English to her students but whenever she realize that students are not getting her then she explain the same thing in Urdu. As all the students in the class are not proficient in English language so the teachers have to switch to their mother tongue. One of the participant responded that she never switch code during lectures because being an English teacher when she will switch code , her students will adapts the same thing so that’s why she stick to English language only. ***“No, I prefer not to switch code during my lectures, because being a lecturer of English department I am of the view that if I don’t provide my students with good spoken English then they will get habitual of listening this type of English and they will speak in the same way.”*** But the students were of view that they want their teachers to switch code during lectures because it is easier for them to understand and not everyone in the class is proficient in English language and not all of them has a good vocabulary. One of the student reported that teachers should code switch but only at the elementary level not at the higher level so that students must adapts the same habit of sticking to one language only. On asking this question that by doing code switching we are losing the identity of our national language majority agreed to this view but it was observed that by switching code we are not just damaging Urdu language but English language as well. Participants responded that Urdu is losing its identity and respect because we are mixing English words in it but still we are not against code switching

because it is good for our ease and convenience but bad for Urdu. Some of them responded that because of code switching we are not proficient in any one language so we are not only destroying Urdu but English as well. ***“At one hand we are not proficient in English which is a need of time and on the other hand we are not good in Urdu which is our national language.”*** One of the participant share her views that code switching is not harming Urdu language but it is enhancing Urdu language because it is already a mixture of so many languages, so what is the bad thing in this if we are taking some new words from English language.

It has been observed that the people who fall under the age group of 18 – 25 usually switch code because they want to show that they are more fashionable, code switching has become a fashion symbol now days. People want to show that they know English language whether they are proficient in it or not as it has become a status symbol these days. ***“I guess teenagers code switch because of the fashion, because they want to show off, they want to be more up in the society that’s why they code switch.”*** One of the participant reported that it is attitude of society which makes us switch code because people want to show off that they know English language they have a high status so that’s the reason of frequent code switching. It was noticed that people often switch code to suppress their inferiority, whenever they are talking in front of proficient English speakers they start doing code switching to pretend that they are also well aware of English language. So, fashion symbol and inferiority complex can be two reasons of code switching. Respondents blamed media for exploiting our native language and promoting code switching. They all were of the view that media plays a major role in spoiling Urdu language and it has a great effect on code switching. On every channel we see hosts, anchors, DJs are using both the languages together and as the viewers always try to follow them so they adapts the same habit. They also converse in the same way and thus they are now habitual of it. Participants blamed text messages for code switching as well. We never stick to one language while doing messages; rather to shorten up the text we use two languages at a time. One of the participant responded that we always adapts a bad side and never notice the bright and good side of a thing, media is somewhat to be blamed only because whenever they are switching code they are in an informal setup but whenever we see some formal discussions going on they never switch code. So, according to her media is not exploiting our language but it is we who are taking it incorrectly. All the respondents agreed to this point that code switching is a sign of defective language skills. Speakers are not proficient in any language neither English nor Urdu, they are not master in any

one language that's the reason they switch their code more frequently. They have limited knowledge and limited vocabulary of English and as well as Urdu so they feel a need to switch to other language after 2 or 3 sentences. One of the participant responded ***"it is because of our society also, people want to listen us from English language, and they basically judge us from our language. If we talk completely in Urdu they will think he/she is not educated enough and consider us Paindu. So all the time to escape this judgment we code switch."*** So, according to her society is to be blame, not only the deficient skills in both languages. It has been noticed that people switch to other language because they have a retrieval problem while conversing in Urdu or English, whenever they fall short of word or unable to retrieve an accurate word for their expression they switch to other language. All the interviewees responded that code switching is a result of linguistic habit; we all are so habitual of switching codes that we even do not realize that we are doing it. It has become an unintentional process; it is a need these days because not a single person has command over both the languages so he/she have to switch between the two. ***"All of us are habitual of switching two codes. I can't speak Urdu at a stretch, without mixing English... I can't..."*** it has been noticed that although Urdu is our native language , still then people are not mastered in it, they cannot speak Urdu at a stretch without mixing English in it.

Reasons of code switching vary from respondent to respondent; lack of knowledge of one language is the reason which is shared by most. It has been observed through interviews that people switch code because they fall short of words, they have limited vocabulary of both the languages that is Urdu and English so whenever they do not find exact word they want to speak they switch to other language. Secondly when they want to emphasize on some point they switch code, whenever they want to clarify their message they take help from other language and sometimes code switching is a need for them because they are sometimes comfortable in speaking English and sometimes in speaking Urdu. One of the participant responded that it is because of lack of responsibility at one side to promote our mother tongue. We do not realize that we are harming our native language that's why we switch to second language. Retrieval problem and pressure of society can also be the reasons of code switching according to some respondents. ***"No I don't think that Urdu will die, it won't die but the extent of usage will be low. Urdu will not be the thinking of my child I guess"***. This was the response of one of the interviewee on asking that what they think about the elimination of Urdu language in future because of code switching. It was noticed from the responses that two of them responded that code switching

is not killing Urdu. Urdu won't die completely but its usage will be low in future because coming generation will be more exposed to English language. Respondents also think that code switching is not going to kill Urdu if we study Urdu and English as a language, it is like adding new words of English to the word bank of Urdu. Code switching is like enhancing our native language, it is our attitude that is killing Urdu because we are giving more respect and importance to English language rather than Urdu, and this is the major problem. Few participants responded that Urdu will die gradually and will lose its identity and respect because of world Englishes i.e. Pakistani English, it will replace Urdu language because it is a mixture of Urdu and English words and will destroy not only Urdu but English language as well. Only we can promote our mother tongue and only we can maintain Urdu language if we give equal importance to it as we give to English language. We should stick to one language at a time; there are substitutes of those words in Urdu which we use of English language during our conversation. If we will not save our language than we will lose our own identity and this is to keep in mind that English can never be our own. ***“People should not feel inferior in conversing in Urdu and the people who are responsible of maintaining a language like teachers and media can play an important role to keep Urdu alive and highlighting the importance of Urdu as a language.”*** Teachers, adults and media can play an important role in keeping Urdu language alive and highlighting its importance according to one of the respondent.

As we are bilinguals and our society is bilingual and sometimes multilingual as well so we cannot eliminate code switching completely from our society. All the respondents' holds a view that we cannot eliminate code switching even if we try, but yes we make some effort and try not to switch our language in formal scenarios. If we talk about the age group 18 – 25, code switching can never be avoided because people are so habitual of it. It can somewhat be avoided if efforts are made at the elementary level by the teachers, they should restrict students to stick to one language only rather than switching between the two languages. To try not to switch code some efforts can be made like speakers should think of a word in the same language he/she is speaking rather than switching to another language to take help. In modern world speakers are exposed to English in their formal setup and to Urdu language at home and in informal setup so it is obvious that they will have a habit to mix two languages in their conversation.

Thus, it has been noticed that Code switching is an unintentional phenomenon and its reasons vary from speaker to speaker, even while giving interviews some of the participants were switching to Urdu language from English language because they were not having enough vocabulary of English language or maybe they were comfortable in speaking Urdu. It is destroying not only Urdu language but English language as well but it only depends on the user how they do justice with both the languages. On individual level one can make effort to avoid code switching by sticking to one language at a time but it cannot be totally eliminated from our society as we all are bilinguals and multilingual. Many reasons of code switching were highlighted by the interviewees like lack of competence in one language, lack of vocabulary, to emphasize, clarification, ease of expression, retrieval problem so on and so forth. Some efforts can be made to avoid the death of our native language and distortion of English language, for instance one should think of a possible substitute word in the same language which he/she is speaking. Reading habit can help in their vocabulary issue and easy phrases and expressions in the same language can stop them to switch code to other language.

Observation analysis

Alternation between languages in the form of code switching is a widely observed phenomenon in Pakistani society. Various bilingual speakers switch their languages with ease at different points in conversation. With questionnaires and interviews I used observation as a data collecting tool to find out the reasons of code switching among the age group of 18 – 25. At which point people are switching their code in conversation and what is the reason behind that. I observed people in an informal setup like in university classrooms, cafeteria and library. I also observed people in my surroundings like at home, talking to my friends and cousins etc. I found that code switching takes a variety of forms. It can occur within the sentence, at the end of the sentence or in the beginning of sentences. Speakers switch their code whenever they feel a need, at phrase level, clause level and mostly at word level. I have observed this bitter reality that not a single speaker sticks to one language only neither Urdu nor English, and by mixing two languages together we are destroying and distorting both the languages.

Below are some utterances which I observed in my surroundings, bold and italics will distinguish switches made by speakers in their conversation;

Example # 1:

A: *Hello, how are you now? Aaj aap university gayen theen?*

B: *I am good Allah ka shukar hai, Nope nahin gayi.*

A: *theek kia.. Health say zyada important to kuch nahin haina.*

In above mentioned example it is observed that speaker is switching code at clausal level and as well as word level. Although we have the substitute of these words in Urdu but speaker is switching to English rather than thinking of a same word in Urdu. I think to avoid pauses and gaps in the conversation speaker switch to another code or take help from another language so can he/she may continue his/her conversation smoothly.

Example # 2:

A: *Kal mai late aaungi university, first class miss hojayegi meri I guess.*

B: *Kuen? Sab set?*

A: *Haan, aaj kal bohat weakness feel ker rahi hoon appointment hai mera, hospital jana hai 10 am kay timings hain.*

Example # 3:

A: *Kal mera drama miss hogaya tha cricket match ki waja say. Tell me next day kab repeat hota hai?*

Mostly, code switching is done at word level among youth. They are habitual of mixing two languages or they are comfortable in speaking in such a way.

Example # 4:

A: *Wow! Wonderful couple, haina? Suna hai larka bhi highly qualified hai aur well established bhi.*

Code switching is also done at tags during conversation. Like in example no. 4 the word “*haina*” is taken from Urdu. Although it has the substitute in English i.e. *isn't it*. But speaker switch to Urdu because he/she is habitual of doing such. Mostly code switching occur unintentionally, one doesn't know whether he/she is changing or switching his/her code.

Example # 5:

A: Turn pages, open last chapter of this novel. *Bilkul aakhri waala.*

I observed this thing that when speaker wants to emphasize on some point, he/she switch to another code. Like in the above mentioned utterance, speaker repeats his/her utterance. To emphasize he/she again said the same thing in Urdu.

Example # 6:

A: I said, stand up and leave my class now! *Aik dafa mai samajh nahin aati na aap logon ko.*

Mood of a speaker also effects code switching. When a speaker is in angry or foul mood he/she often switch to another language. I found this thing during observations that in our society, when people are frustrated or so much angry on someone they start speaking in English. May be the reason is, English has power or it has a harsh impact on listener.

Example # 7:

A: BS kay baad ka kya *plan* hai? Kuch socha?

B: Nahin yaar, mujhay to *future* mai bara sa *question mark sign* nazar aata hai. Tum batao kya *plan* hai? *Decide* kiya kuch?

A: *same here!* Yeh BS to *complete* hojaye phir sochtay hain kuch, *hope for the best.*

Urdu is no more pure and I have observed one cannot stick to only one language at a time. One cannot speak Urdu at a stretch; he/she will switch to English after 2 or more sentences. We are losing vocabulary of Urdu that's why we need to take help from English words just to maintain fluency in our conversations. Speakers often switch their code to convey their intended idea more accurately, sometimes to emphasize and sometimes to give an expression of modernization also. There are so many other reasons also apart from these but as far as my observation is concerned I observed that speakers fall short of a word in speaking Urdu sometimes and vice versa, so they need to switch code. We have huge list of English words which we use in our daily conversation in Urdu without any hesitation and hindrances. For instance: problem, time, age, request, sorry, thank you, please, job, parents, mind, rest, car, promise, confusion,

medicine, satisfaction, busy, try , late , teacher, student so on and so forth. We have the substitute of all these words in Urdu as well but we don't make any effort to think of that word during our conversation and instead we switch to English. I think this is the major drawback that we are spoiling both the languages and destroying the beauty of our national language.

Conclusion

Throughout this study, the reasons of code switching in Pakistani society are presented with reference to its uses in bilingual communities. Apart from reasons, weak and strong sides of code switching are discussed in order to clarify the phenomenon with different perspectives. Participants gave strong responses to the reasons of code switching for better clarification of the phenomenon. With respect to all points mentioned above in data analysis, it may be suggested that code switching is not always a blockage or deficiency in learning a language. The main reasons which were found are lack of competence in second language, lack of vocabulary of both languages i.e. Urdu and English, to show status, to emphasize on something, fashion symbol etc. Code switching is destroying both the languages and it can be a reason of death of Urdu language; this was the weak side of code switching which was noticed. Accordingly, teachers and media have a vital role for preventing its long-term damages on our native language.

Result

Throughout this study it was found that code switching has become habitual phenomenon these days and it cannot be eliminated from our society as Pakistani society is a bilingual one. The reasons of code switching vary from person to person and as per need of the situation. The noted reasons are lack of competence in both languages, to fill a linguistic need for lexical item, to emphasize or qualify a message, convey confidentiality, anger or annoyance, to raise status, to communicate with other language users, for clarification, for fashion symbol, to maintain fluency in communication, retrieval problem, to appeal the literate, limited knowledge of one language, lack of vocabulary of English language or Urdu language, and good command on one language. Thus, code switching cannot be avoided or ignored; it is a need of our society.

Recommendations and practical implications

As Pakistani society is bilingual one so the habit of using two languages together and switching back and forth between the two languages is very

common and unintentional phenomenon. It was observed that majority of people belonging to 18-25 age group switch their codes more frequently and on word level, some people who are professional in this age group switches at phrasal or clausal level. It cannot be avoided at this level, but can be avoided at elementary level. Teachers can play a vital role in this; they can restrict their students at elementary level to use only one language at a time. If they are in English class they should stick to only English and vice versa. Teachers should provide their students with good spoken English in classroom so that they should adapt the same habit, if the aim is to make meaning clear and transfer knowledge in an efficient way then the strategy of code switching is good. Only teachers and media can help in avoiding code switching somehow, and do to justice with both the languages. Some efforts can be made to avoid code switching at individual level also. Speaker can think of a most possible word in the same language in which he/she is speaking rather than switching to another language. If the aim is to clarify then he/she can use the easier phrase or synonym of that word also. Reading habit can help in coping up with the vocabulary problem in both the languages. But all the efforts should be made at elementary level, because at this level of 18- 25 people becomes habitual and habits are very difficult to reform.

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THE IMPACT OF PERFORMANCE EVALUATION AND REWARDING ON EMPLOYEES IN ORGANIZATION: A CASE OF BANKING SECTOR

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ABSTRACT:

The purpose of this research work is to check the impact of performance appraisals (incentive practices and benefits provided by the organization) on employee motivation. Importance: Performance appraisals are very important tool in Human resources management to retain efficient employees whose commitment level with the organization is relevantly high from others. Working with motivated employees actually increases the performance of the organization. The present study is about the performance appraisals that incentives and benefits increase the morale level of employees and stimulate them towards work. Employees who are compensated with appraisals and appreciations, they have done their work well. Design/methodology/approach: Quantitative study was conducted in banking sector of Pakistan. 20 self-administrated questionnaires were distributed in different banks of Pakistan. 20 questionnaires were returned with 100% respond. Confidentiality of response is secured.

FINDINGS:

The statistical analysis told that incentives and benefits have very positive and significant impact on employees' motivation. Limitation and guideline for future research is also provided. Research limitations/implications: Sample size of the study was limited and only two variables related to performance appraisals were taken. Sample size can be increased for future research and the effects of other variable nature of the task, promotions as a variable, organizational environment, can be studied in the future.

Key words: *Performance appraisals Incentives Benefits Employees' motivation*

INTRODUCTION:

The Business of banking is the very sensitive businesses all over the world. Banks play very important role in the economy of Pakistan. In Pakistan banks are performing very well but global financial crisis also affected the banking sector of Pakistan. Government and organizations working in Pakistan are still in the development phase of making these benefits policies for employees working in their organizations. The problem is the same between the government sector and these organizations. The organizations are providing certain benefit policies for the employees. But these are not well-made, well defined, and also not well-communicated within the organization and outside the organization.

This paper will discuss the critical importance and understanding of performance appraisal systems in the banking industry of Pakistan. Moreover, this chapter will highlight the need of the study, aims and objectives of the study and also introduction to the key terms that has significant importance throughout the research paper.

Understanding Performance Appraisal:

In the present world there is intense competition among organizations. So the organizations needs best human capital to continuously compete with each others because the performance of the organization base on the performance of its people. It is the duty of the mangers to constantly review the strategic resources of an organization. Various arguments have been made during last previous years that human capital is the source of firm's sustainable competitive edge (Ferris, 1999). In the past few decades; organizations were very concerned about the development and orientation of their employees and also pondering on performance management (Murphy & Cleveland, 1991). Now, Organizations are following the new patterns of working and doing jobs to adhere the aims and mission of it. To fulfill this new modernized concept of fast and technological revolution, they are realizing the importance and implementation of new methods of performance management (Cardy & Dobbins, 1994).

Organizations have indentified the importance of performance appraisal and it has been found in the cases of all big multinational companies that they have implemented the performance appraisal systems to enhance the productivity of their employees. There are varieties of different perspectives that evident the importance of performance management and its measurement (Whitney, 1994). Organization should present true and fair views of performance appraisal to gain trust of the employees, their loyalty and job satisfaction are the main core of any organizational success (Robinson & Rousseau, 1994). Through rational performance measurement, Organization's management can get the maximum reliance of employees.

Research is going to conduct in KARACHI; data of Pakistan banking sector is analyzed to clearly examine reward policies and its effect on organization success. If employees are

motivated they will assure organizational success. Reward for the extra ordinary work is very important so that employees remain motivated towards organization.

Research Questions:

- 1) What is the effect of reward on the organization performance?
- 2) Which kind of rewards is more significant to increase organization performance?

Objective of study:

- To identify the relationship between rewards and organization performance.
- To find the affect of extrinsic rewards on organization performance.
- To find the affect of Intrinsic Rewards on organization performance.

Problem Statement:

To analyze the impact that Rewards have on Organization performance. This is an attempt to explore the impact of a human resource practice (Extrinsic and Intrinsic Rewards) on employees and in turn their contribution towards organization performance.

Significance of study:

Rewards play important role in success and failure of organization. Employees don't work for free. Rewards are important for employees because people work only for rewards. Organizations provide rewards to their personnel in order to try to motivate their performance and encourage their loyalty and retention. Organization rewards take a number of different forms including money (salary, bonuses, and incentive pay), recognition and task autonomy.

Rational of Study:

The system that identifies the Performance evaluation and review is called Performance Appraisal system. Performance appraisal system highlights the individual and group performance over the period of time and reviews for the promotion and raise in monetary funds.

To get the real meaning of performance appraisal system can be elaborated to the concept of performance management. Performance Management can be defined as:

“An approach to create shared vision of the purpose and aims of the organization, helping each individual employee understand and recognize their in contribution to them, and in so doing manage and enhance the performance of both individuals and the organization.” (Fletcher, 1992)

Performance management is a process where it describes the performance of individuals that shapes a group and become the collective success of the organization with the set of objectives, time period, reviewing the performance and recognition of the performance with rewards (Connock, 1991). The main objective of performance management is to show the real picture of the employees performance over a period of time and this can be achieved through framed standards (Beaumont, 1993).

In the Performance management, the appraisal system is the most significant part where it defines a structural and formal system that helps the manager and subordinate to interact with each other to evaluate performance. This interaction usually comes into process annually or semi-annually in shape of some structured interview or questionnaire. In this process, supervisor examines the performance of subordinate where supervisor identifies strengths and weaknesses and also highlights the area of improvements (Connock, 1991).

In different sectors of economy including banking sector, results of appraisal of employees are used for the future employee planning, their rewards management and promotion. These rewards are directly or indirectly linked with the recognition of employee's milestones in the personal and professional skills. Thus this identifies the rise in pay, cash bonuses, promotions and job satisfaction majorly (Beaumont, 1993).

LITERATURE REVIEW

Importance of Performance Appraisal:

Banking sector of Pakistan is one of the most developed and still growing sectors of Pakistan. It is related to the service industry. So it is very important for the development of this sector to have competent and knowledgeable employees in this sector. As banking sector provides services to customers through the employees of bank, it is important for banks to retain right people and one way is to provide them what an employee wants in addition to its pay. Benefit packages are an important way to attract employees and also to retain them. Benefit policies should be very good on that behalf and that is what that needs attention as Pakistani banks provides benefit packages including pay scales with predetermined increments, salary slabs, bonuses and time-based fringe benefits like car and house advance, gratuity, pension, etc. so now the question arises that, whether employees in Pakistani banks feel that they are fairly given the benefits packages and Recruitment and selections? And that one question arises many others like if benefits packages are not that good than what is the future of theses employees in that sector, level of job satisfaction, employee loyalty with the organization and the performance of employee in the long run. Various complaints have been reported in news and magazines of poor policy formation and implementation. Hence, we have attempted to probe deeply into the matter

to look for the reasons of such complaints and also we want to study from our research that what is the impact of benefit policies on job satisfaction of employees.

The managers are aware of the importance and criticality of performance appraisal, and its ultimate affect on the motivation, loyalty, job satisfaction plus its has a big affect on the growth and success of the organization, so while documenting, communicating, and describing the job particulars, they are more concerned. It has been noticed that in the current time, job performance systems have improved a lot, but still the outcome shows that it has a negative impact on the job satisfaction and motivation of the employees if it is not appraised systematically (Robert, 2002). So, it results in counter of an organization that employees are demoralized and also lose their loyalty, which affects the organizational aims and objectives. Human resource officials use performance appraisal for decision making such as planning payments and salary scale of the employees, they also determine what professional developments are needed to equip their employees with a proper feedback. Performance appraisal can also help the officers to decide what are the factors that can be employed to increase the productivity of employees (Natalie & Ann 2005).As performance appraisal encourages the good performers, on the same hand performance appraisal also highlights the poor performers and tells about their weak areas and it helps the management to remove the leaning hurdles and makes them to achieve the set objectives and aims. This system also identifies the employee who needs guidance and counseling from management to improve their performance at work. Organization believes that performance appraisal is the best tool to see the level of employees and their performances and making the decision about their rise in salary, promotions, demotions and penalties (March, 1982).

Incentive Theory:

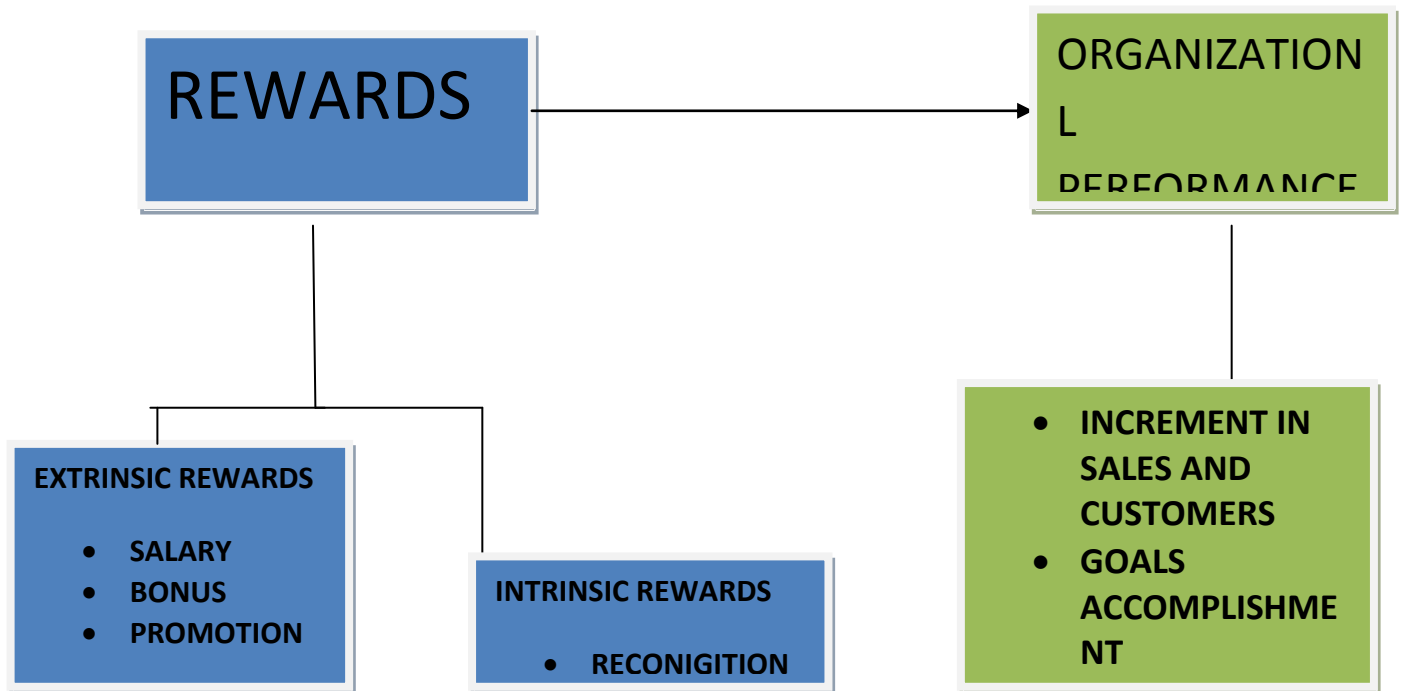
While other theories of motivation support the belief that the cause of responses is internal, the incentive theory says that in fact the environment brings out behaviors. The basic concept behind the incentive theory is goals. When a goal is present, the person attempts to reach that goal. The goal may be anything. Incentives may be tangible or intangible. An intangible incentive may involve feeling good about oneself, while a tangible one may involve awards or something to give public recognition. Intangible incentives are also known as intrinsic rewards, while tangible incentives are also known as extrinsic rewards. Sometimes, one type of reward is replaced with the other. This usually happens when an intrinsic reward is replaced with an extrinsic reward. For instance, consider someone who becomes a doctor. At first, the person may have become a doctor because he or she enjoys being able to help people (intrinsic); later on, however, the reason for being a doctor may change to money (extrinsic). Suppose, however, that the hospital must have cutbacks, and they offer the doctor a choice: continue being a doctor and continue helping people but with a substantial pay cut, or become an administrator for somewhat more money than before. The doctor would likely take the raise even though it would

mean he or she wouldn't be helping people anymore because the external reward of the increased pay would outweigh the internal reward of the satisfaction gained by helping people. This situation is known as the over justification effect. In general, over justification occurs when the external rewards becomes the only reason for continuing a behavior.

Theoretical framework:

Theoretical framework shows logical relationship between dependent variable and independent variables. Researcher takes a rewards as independent variable while organization performance as dependent variable. Rewards are further divided into 2 types as extrinsic rewards and Intrinsic Rewards. Extrinsic Rewards are promotion, salary, bonuses etc. Intrinsic Rewards includes appreciation and recognition etc. Organization provides extrinsic rewards can increase the cost of organization. So there is a strong relationship between rewards and worker performance. So a pervious study indicates positive relationship between rewards and organization performance.

RESEARCH MODEL



HYPOTHESIS:

Hypothesis I: = There is a positive relationship between Rewards and Organization Performance.

Hypothesis II: = There is negative Relationship between Rewards and Organization performance.

RESEARCH DESIGN AND METHODOLOGY

This heading highlights how the research problem was explored, the sampling criteria, variables selection, the model used for the research and the statistical techniques utilized for the data analysis to find out the relationship between rewards and organization performance in different banks of Karachi

- **Data set:**

The dataset is to be obtained from the employees working in banks of Karachi.

- **Sample:**

The sample consisted of the employees working in banks at managerial and operational job level conveniently available to participate. Sampling method was used to collect the primary data. A sample of 20 respondents was used and which includes both male and female respondents.

- **Research Design:**

The research design adopted for this study is explained as follow: Type of Study: This is a cross-sectional study and data is collected only once for the research purpose. Type of Investigation: The type of investigation in this case is causal and the effect of different independent variables measured on the dependent variable.

VARIABLES:

Organizational Performance

1. Sales increase
2. Image builds up
3. Goals accomplish

Rewards

- ***Extrinsic Rewards***

- 1) Salary
- 2) Promotion
- 3) Bonus

- ***Intrinsic Rewards***

- 1) Appreciation
- 2) Recognition

- **Research Instruments:**

Different statistical test were used to calculates the results of research as

1. *Reliability Test*
2. *Mean and Standard deviation Analysis*
3. *Correlation analysis*
4. *Regression analysis*

- **Data Analysis:**

Descriptive analysis, Pearson's correlation coefficient and Regression are used to find the impact of rewards on organization performance. A version of SPSS 20 is used for this purpose.

RESEARCH FINDINGS AND DISCUSSION

- **Reliability analysis**

Reliability Statistics	
Cronbach's Alpha	N of Items
.495	3

In fig: 1 the above table shows the test results for the reliability analysis. The value of cronbach's alpha is given **0.495**; the no of items in the data set is **3** .the value associated with Alpha is said to be **poor** and the conclusion draw from this data is not reliable to understand and forecast.

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Extrinsic	8.7500	.934	.382	.270
Intrinsic	10.4500	1.208	.324	.401
Organizational performance	6.5000	.895	.261	.518

The above table shows the statistics associated with each item. The last column of the table shows the improvement in the value of Alpha, if the corresponding item is deleted from the data set. Now the value associated with the top three items in the data set is less than the current value of Alpha which is **0.495**, that means if one of these items is deleted, the value of Cronbach's Alpha is become worst. But the value associated with the item labeled **Organizational Performance** is given by **0.518**. This means that if this item is deleted from the analysis and retests the reliability of the entire data, the value of Cronbach's Alpha becomes **0.518**. So, in order to improve the value of Alpha to make our data set more reliable we delete the last item and retest the value of our Cronbach's Alpha.

Reliability Statistics	
Cronbach's Alpha	N of Items
.518	2

Here we retest our data after deletion of one item and our new value of Alpha is given by **0.518**. Now the total number of items in the entire data set is **2**. The value associated with Alpha in this set of reliability statistics is said to be **Acceptable** and the conclusions draw from this data is reliable to understand and forecast.

Variables

Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	intrinsic, extrinsic ^b		Enter

- a. Dependent Variable: organizational performance
- b. All requested variables entered.

The above table tells us about the independent variable and the regression method used. Here we see that the independent variable that is extrinsic/intrinsic is entered for the analysis as we selected the enter method.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.267 ^a	.071	-.038	.75922

a. Predictors: (Constant),
intrinsic, extrinsic

b. Dependent Variable:
organizational performance

This table gives us the **R-value**, which represents the correlation between the observed values and predicted values of the dependent variable. **R-Square** is called the coefficient of determination and it gives the adequacy of the model. Here the value of R-Square is 0.267 that means the independent variable in the model can predict 26.7% of the variance in dependent variable. **Adjusted R-Square** gives the more accurate information about the model fitness if one can further adjust the model by his own.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.751	2	.375	.651	.534 ^b
	Residual	9.799	17	.576		
	Total	10.550	19			
a. Dependent Variable: organiztnalperfrmance						
b. Predictors: (Constant), intrinsic, extrinsic						

The above table gives the test results for the analysis of one-way ANOVA. The results are given in three rows. The first row labeled **Regression** gives the variability in the model due to known reasons. The second row labeled **Residual** gives the variability due to random error or unknown reasons. **F-value** in this case is 0.651 and the p-value is given by .534 which is greater than 0.05, so we fail to reject our null hypothesis and conclude that it is the positive correlation between Rewards and Organizational Performance.

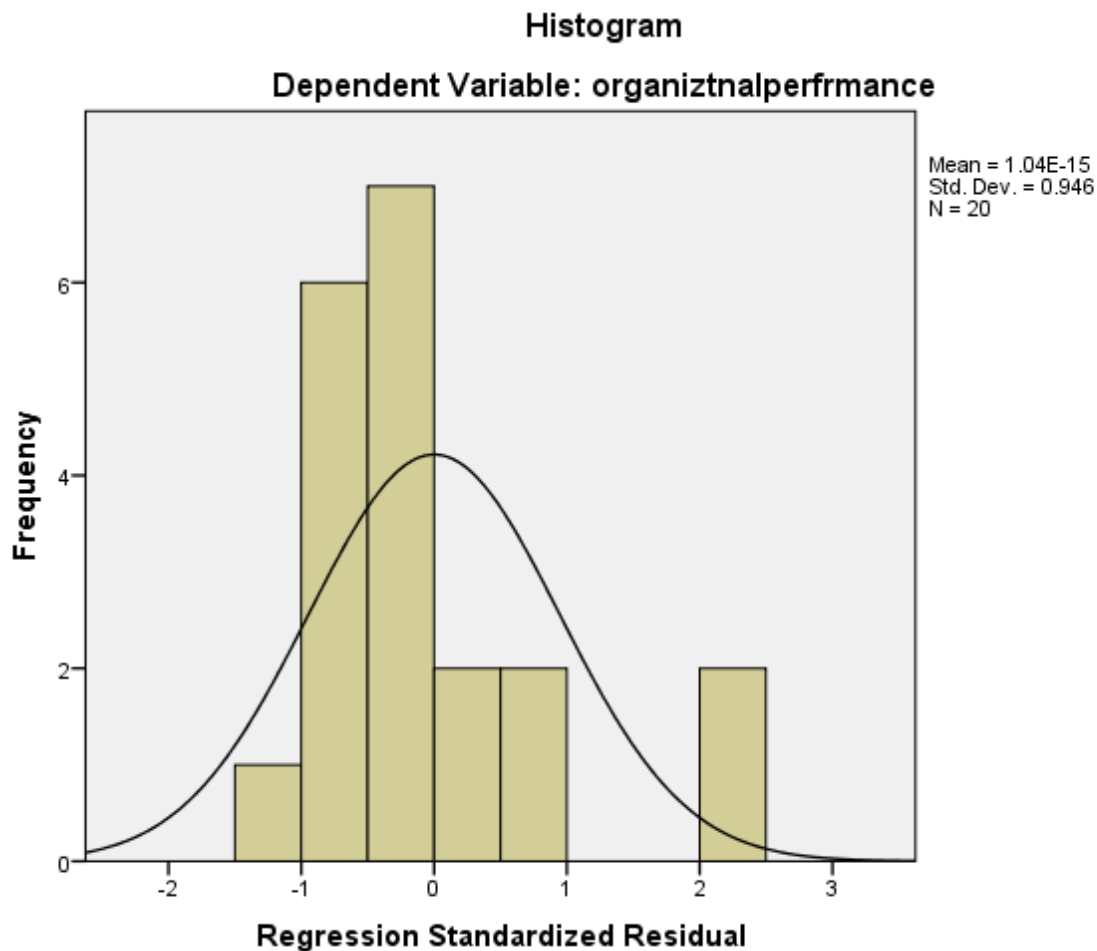
Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.977	1.218		4.085	.001
	extrinsic	.258	.291	.222	.884	.389
	intrinsic	.132	.371	.089	.355	.727
a. Dependent Variable: organizational performance						

The above table gives the regression constant and coefficient and their significance. These regression coefficient and constant can be used to construct an ordinary least squares (OLS) equation and also to test the hypothesis of the independent variable. Using the regression coefficient and the constant term given under the column labeled B; one can construct the OLS equation for predicting the Organizational Performance i.e.

$$\text{Organizational Performance} = 4.977 + (.258) (\text{extrinsic}) + (.132) (\text{Intrinsic})$$

We see that the P value .727 which is greater than 0.05 so we accept the null hypothesis.

Residuals Statistics^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	6.0138	6.6610	6.3500	.19880	20
Residual	-1.01380	1.72853	.00000	.71815	20
Std. Predicted Value	-1.691	1.565	.000	1.000	20
Std. Residual	-1.335	2.277	.000	.946	20
a. Dependent Variable: organizational performance					



The above histogram of standardized residuals shows the value of mean and standard deviation of the residual in the model. The mean and standard deviation is approximately 1.04 and 0.946 respectively, which shows that the fitted model is best and the chances of error is minimum.

Descriptive Statistics			
	Mean	Std. Deviation	N
extrinsic	4.1000	.64072	20
intrinsic	2.4000	.50262	20
Organizational performance	6.3500	.74516	20

The above table show 3 rows and 3 columns Extrinsic, Intrinsic and Organizational Performance with their Mean, Standard deviation and N which is 20

Correlations				
		extrinsic	intrinsic	Organizational performance
extrinsic	Pearson Correlation	1	.360	.254
	Sig. (2-tailed)		.119	.281
	N	20	20	20
intrinsic	Pearson Correlation	.360	1	.169
	Sig. (2-tailed)	.119		.477
	N	20	20	20
Organizational performance	Pearson Correlation	.254	.169	1
	Sig. (2-tailed)	.281	.477	
	N	20	20	20

The above table gives the correlation for all pairs of variables and each correlation is produced twice in the matrix. So here we get following 3 correlations for the given data.

- Extrinsic Rewards and Intrinsic Rewards
- Extrinsic Rewards and Organizational Performance
- Intrinsic Rewards and Organizational Performance

The value of correlation coefficient is **1** in the cells where SPSS compare two same variables. This means that there is a perfect positive correlation between the variables.

In each cell of the correlation matrix, we get Pearson's correlation coefficient, p-value for two-tailed test of significance and the sample size. From the output we can see that the correlation coefficient between **Extrinsic** and **Intrinsic** is **0.360** and the p-value for two-tailed test of significance is less than **0.05**. From these figures we can conclude that there is a strong positive correlation between Extrinsic and Intrinsic Rewards.

CONCLUSION

The main purpose of this research is to identify the affects or impact of Rewards on Organizational Performance that either it is affective or not in a practical environment. Findings reflects that our null hypothesis is accepted which is based on Rewards have a positive correlation with the Organizational Performance because Rewards increase the motivation level and encouragement of employees which helps to create and builds affective performance of the organization in odor to play the role of shining star in a society as well in the minds of consumers.

RECOMMENDATIONS

Due to increase in the competition in Business world each organization wants skilled and well trained employees to retain long lasting Reward either Intrinsic or Extrinsic are only the way to motivate and encourage the employees to provide affective output in order to accomplish organizational goals and objectives so Organizational Performance Management should plan the incentives, benefits and rewards for employees in order to satisfy the employees on their jobs and increase the level of productivity for organization.

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