

An Exploration of Missing Link (Social Capital) In the Enhancement of Employability and Employability Skills of Business School Graduates.

Dr. SANJIVKUMAR M. POL^{*} Dr. SHIVASHANKAR K^{**}

¹Department of Management Studies, Visvesvaraya Technological University, Belagavi – 590018, Karnataka – India.

²Department of Management Studies, Visvesvaraya Technological University Belagavi – 590018, Karnataka – India.

Abstract

In recent past, social capital has become a very popular concept. With reference to education: Social capital theory has got increased attention – as a way of thinking about the importance of networking (creating a diverse network), leveraging relationships, guiding, enhancing interpersonal relationships and a high probability of getting not only internships but also getting employed. With this back drop this paper explores the role of social capital among the Training and placement officers, and the students for better employability of MBA Graduates. In this regard a Descriptive study is taken up and primary data is collected from MBA Alumni of Tier-2, Tier-3 MBA colleges, Organizations (Employers) and Training and Placement Officers (TPO) of the Management Institutes' of Karnataka, India. This study explores the perceptions of the TPOs' and Employers about the social component that are social skills - which has direct bearing on social capital that connects with networks within the institution and with the wider business community for enhancing employability of management graduates from the perspectives of students. Also it examines Management graduates' perceptions about the social literacy. The reflections of the Alumni and TPO reveals that the skills and competencies which enable them to network effectively need to be developed deliberately those can be broadly named as Social Skills. The findings suggest that though the theory of social capital and its importance was known to all the stakeholders 'social capital' as a concept was very marginally explored on building social skills and networking with business world for employment of MBA Graduates. Thus this paper tries to for-see how social capital can bring in change and help students in exploring opportunities to connect with and work within a variety of networks in building of employability skills and capabilities, particularly the interpersonal and social skills valued by employers.

Keywords: Social capital, Organizations (Employers), Training and Placement Officers (TPO), Staff, Academicians used interchangeably.

Date of Submission: 01-09-2021

Date of Acceptance: 15-09-2021

I. Introduction

In the recent past, social capital has become a very popular concept. Putting it briefly, Field (2003), argues that theories of social capital proclaim social networks of people are a valuable resource. Baker (2000), argues that within business it is expressed that social capital improves performance. Sander (2002) states that 'the folk wisdom that more people get their jobs from whom they know, rather than what they know, turns out to be true'. Furthermore, with reference to education: Social capital theory has got increased attention – as a way of thinking about the importance of networking, trust and norms on the education of young people. Thomas (1996) defines as 'those voluntary means and processes developed within civil society which promote development for the collective whole'. However, having a proper workable definition of social capital is more complex. Further, it also varies in understanding amongst the writers. Different disciplines have come up with different perspectives of social capital, but between all of them a common thread which interweaves all these concepts recognizes the importance of social relationships in achieving success. The commonalities of most definitions of social capital with reference to education is that they focus on social relations that have productive benefits in enriching knowledge through collaboration with all the stakeholders (the employer, the Academicians, the placement officers) to instil positive human values that stimulate human desires to act sensibly, rationally and responsibly in different social settings – which remains as the pillar of successful employability and core of effective social capital. Furthermore, as we try to understand earlier studies done on employability, it conceptualizes that employability dependence upon one's self confidence his /her abilities in communicating,

blending and cooperating with diverse group of people. The emphasis sets on recognizing interpersonal skills and personal abilities strengths that are often overlooked as part of academic programs and merely receives any attention. This does not mean that it over rules other employability skills such as discipline specific skills and cognitive skills they too are relevant but interpersonal skills and personal capabilities (non-cognitive skills) are given less attention. In this paper we are trying to explore how we can use (social skills) interpersonal skills and personal capabilities to enhance social capital in harnessing employability and how the placement officers and students view social skills and social capital as a significant ingredient to enhance employability of management graduates.

Social skills or social literacy by its very nature means development of interpersonal skills so that one can develop rapport within the social environment. Students, who are confident and who have good interpersonal skills makes them ease in connecting with distinguished networks within the settings of business and business community. Thus able to get expose to different business resources and reap benefits that these activities have to offer. Therefore academicians have to develop their students with these skills and competencies which enable them to network effectively giving due importance to their interpersonal skills and effective capabilities leading to enhanced employability. Furthermore, In India students directly get admitted to most of the MBA programs without prior work experience this drawback exist in the system. But to overcome this drawback though Internships programs are added in the course curriculum yet students can't get connected to real business world and take the work culture into their stride. They lack in connecting with the employers problems as they are not confident in soft-skills, interpersonal skills. Though students are good in domain but still they can't express because they are not exposed to any work environment. This is where students should be more trained in speaking and expressing – which comes through experience and continuously conversing with corporate people. Thus students should be supported and motivated to get exposed to more internship (Industry handholding programs) which leads to free flow of thoughts and building good rapport with the Organisations leading to enhanced social skill capital. Thus it is the responsibility of the Academic Institutions to support students to identify this relationship and get hooked with some opportunity and to get employed. But on the other side for those students, who lack in confidence and interpersonal skills limit themselves from these opportunities.

Goleman (1998), in his theory of emotional intelligence advocates that knowledge of hard skills will open up avenues for employment but it is the soft skill that puts a candidature in front of the competition first for the employment in good position and then for the promotions. He also stated that to prepare candidates for workplace ready and leadership roles it is paramount that interpersonal communication skills as well as relationship handling skill (social skill) would give students an edge for employment in support of their hard skills (knowledge component). In line with Goleman's view, Hill Sandra (2009), in her study illustrate that social capital has enormous impact on human beings right from health and well being, academic achievement, new learning happening through participating in social network and in managing career. Yet very little has been done in understanding and investigating students skill set and his personal capabilities which either encourage or prevent them in engaging with forms of social capital.

II. Literature Review

Social skills are important soft skills – which are essentially needed for successful social communication and interaction across a variety of settings, with individuals and group. It is an integral part of functioning of an human being in the society, which he / she exhibits in displaying good manners, polite behaviour, courteous in understand feelings of others. It is a tool which helps a social-being to communicate, interact, understand, learn, ask questions, help others, get help if needed, make friends, and develop healthy relationships in their journey through life.

In a study conducted by Goleman (1995), in over 500 organizations, found that interpersonal communication skills, the ability to recognize emotions in others, as well as handling relationships, were critical in leadership and the organization's success. In a transcript of social literacy by Kue Anna (2013), states in today's changing society we have become more dependent on technology and beginning to interact less with each other. Therefore somewhere it is important that a blend in technology while understanding and acknowledging social literacy is a key in order to handle interpersonal relationship for the success of Organizations. Today most of us communicate with ICT information and communication technology and this has become an important feature of every individual's communication but one need to understand social Literacy as well. Social Literacy means knowing how to express one's own emotions in a diligent manner, and therefore, it is often coupled with Emotional Literacy – meaning social Literacy is paramount for students because they must learn necessary skills to communicate and broaden their social circles. As of today majority of interaction happening around is done through communication technology. Kue Anna (2013), argues if students are not taught at a young age how to be socially literate, they may find themselves at a disadvantage in the future. Furthermore, Good communication is fundamental no matter where you go. Whether it is being used

to interact with family members at home or at your school level or at your university or the Institutions or to discuss with peers, being socially literate allows students to effectively communicate and successfully widen their social circles, and maintain those relationships.

Further, when we speak about development of employability skills through social capital: it is by creating openings for the students to get in touch with the world of work through initiatives such as internship, in plant training and work based learning projects, enables them to explore social capital links during the course of their studies in enhancing and developing their employability skills and employment. Robinson (2001), proposed that education need to be balanced between “*education and the wider world*” – this was in context with the school sector, but this argument of his have made a place in the higher education sector as well - which implies there should be connection established with the outside world of work. Arguing on the same lines ‘Social capital’, with its inherent nature and meaning: that is network of connections with others, seemed to be an appropriate concept that tries to figure out and understand how relationships will be formed and developed. In addition to this, how the relationship is extended in order to enhance student networks by giving them way to access that source of information which is not always available within the immediate learning environment, thus leading to have a positive impact on the development of employability.

Furthermore, linking social capital clearly connects with employability. Burt (2005), argues that while connecting with social capital one could gain connected with new ideas, secondly one could have access to alternative ways of thinking, thirdly, through discussion, these ideas produced became catchy; and fourthly, the gain in ideas information that occurred through connecting with other various people social network could facilitate to acquaint with new environment. To take advantage of this student has to prepare himself to connect with the business environment. This preparation includes: having good interpersonal skills and sound discipline knowledge in order to interact confidently and with ease. Here, students should be aware of why they are making these connections and how these connections need to be sustained. Unless student has acquired the social literacy and has established the link it is difficult for him to demonstrate employability competencies. Social Literacy as defined by Hillebrand Cara (2013), is the ability an individual has to connect effectively with those around them by interacting, maintaining, and building relationships. Social Literacy is paramount because students must learn and acquire necessary skills to properly communicate within their social circles and expand it. According to Kue Anna (2013), Social Literacy Skills are skills wherein maintaining eye contact when communicating, Understanding feelings, collaborating ideas and positive discussion takes place.

Thomas (2002), insisted that higher education has the potentiality that would positively impact social capital. She suggested that social capital can be harnessed through number of ways which includes developing friendships, building networks, student union events and participation in governance which could improve student success. She also expressed her concerns that universities and institutions often underestimate the importance of social capital. She alleges on the point that many students lack in experience, confidence, as they come from different walks of life which hinders them from participating in such events. She further argues that we need to put additional efforts to encourage students that makes them to step out and arouse interest to see the relevance of developing the skills of “getting on” and “getting around” to future employment.

Craig (2003), undertook a study in understanding the role of networks in developing social capital and empowering young people. Her study reveals strengthening of personal skills. She claims that educational progress can be seen when students are shown a way by offering right information, expertise and other tools to undertake their learning and employment. She further claims that access to positive social capital has played a key role in raising participation levels and has resulted in successful outcomes in schooling education, jobs and training.

Kraimer, & Linder (2001), highlights two very important key attributes that link social capital with employment opportunities. The first key attribute is keeping always in touch with the networks aligned with your discipline to know any new happenings cropping up - which assists in gaining up of new knowledge. The second attribute is linking of social capital to employment. This enables getting information on job vacancies through references. The referees may be friends, colleagues who can act as a source of information in finding the right job places where recruitment is more likely possible, and further whom to contact regarding such appointments. It is common practice for individuals to be recommended for jobs in the companies through reference of current employees who may be the alumni of the institutions where you are admitted. Thus establishing a linkage with alumni is one more source for gaining employment. For employers it becomes easy to check out for future recruitment hires through their own staff, social network and through professional ties. In line with this argument Stone, Gray, & Hughes (2003), analyzed the effect of social capital on the performance of the labor market. They surveyed “Families, Social Capital and Citizenship” FSAC in 2001 in Australia, from their survey the analysis they presented was: it was the professional contacts which implanted in finding jobs but those who were not much exposed to social capital they seized the opportunity for their employment through their ‘close ties’ of families and friends. In some cases, those who lacked in establishing

contacts led to “social inequalities”. This cropped out as the difference in access to employment between people from lower and higher socio-economic backgrounds.

Furthermore, Forret & Dougherty (2001), stressed the role of networking behaviour in the ‘protean career’ that is frequently changing career. Protean meaning is tending or able to change frequently or easily. Networking as Forret & Dougherty (2001), suggested is a way in which individual’s try to maintain and develop healthy relationships with others who have the potential to assist them in their work or career. They illustrated this by providing evidence that by networking and building relationship one can chalk out successful career and also rise in their career. Thus those who are strongly linked with the network, enables them and supports them in accessing and building careers. However, if students’ connections have no access to such networks or their parents have no access to the networks? Then the question arises how will the students tap appropriate resources and build confidence to enter into the network and get access? Thus it is paramount that students’ need to learn developing network, creating linkages and building relations by utilizing and mobilizing social capital, which is the core foundation of social capital.

Networks not only help in seeking jobs but it is more than that for example when changing work environment - it requires new inputs - wherein through the network linkages one can tap the right area for the employment. Portes (1998), Cross & Parker (2004), investigated about the benefits of networks once in employment. Even today’s business organizations recognize the power of networks. Cross and Parker in their study claim that it is through the networks organization effectiveness and innovation can happen. This claim was substantiated by Cross and Parker by working with different organizations in America, they assessed the effects of networks on creativity and successful organizational work practices. They concluded saying that those who were well connected with the networks and has resourceful information within their ambit builds a strong bond with the organization and also leads successful life. Furthermore, as post graduate students, if they are able to identify and access social capital as one of the valuable resource, and good communication skill and interpersonal skill– in activating and linking this diverse social network the more success they will achieve. But many surveys reveal that employers are happy with discipline knowledge but not happy with their communication and interpersonal skills and found deficiency of these skills in many graduates as previously stated. Hill Sandra (2009), in her study illustrate that social capital has enormous impact on human beings right from health and well being, academic achievement, new learning happening through participating in social network and in managing career. Yet very little has been done in understanding and investigating students skill set and his personal capabilities which either encourage or prevent them in engaging with forms of social capital. John Field (2003), if theories of social capital centre on the proposition that people’s social networks are a valuable resource then by enlarge employability skills and capabilities can be effectively achieved through social capital. Several authors also agreed on that social networking is a indispensable choice for those candidates who are seeking jobs and also for the business employees Clipson, Wilson, & DuFrene (2012); Gibson & Sodeman (2014); Katona & Sarvary (2014); Kujath (2011). Newman and Petrosko (2011), found that graduates from the university were keen in getting contact information on the passed graduates Alumni so that they can develop network and contacts for their employment.

Like students, placement officers too have to be proficient in social literacy. In addition to this, placement officers need to be on the edge of the development happening around in academics and practical changing scenarios of business environment so that they can help both students in large and faculties in updating themselves with both practical scenarios, curriculum content and pedagogy teaching methodology, ensuring that students are well prepared for successful career. This can happen only when the placement officers are well connected with diverse networks that is with other academicians and Industries. Further, building rapport and connecting with the Industries in a creative way all rests upon the skill of the Placement officer. Thus Placement officers should be instrumental in identifying potential resources within business communities and get connected with them. This connect can be utilized to support students for placements, in-plant training, summer intern projects also to develop skills, personal competencies and capabilities to enable bridging social capital and activating it.

On the basis of above discussion three objectives were undertaken in writing this paper.

- *To determine how the placement officers and students view social skills and social capital as a significant ingredient for employment.*
- *To assess the perception of employers on social capital and students employment.*
- *To examine the awareness on social capital among the placement officers for better employability of MBA Graduates.*

III. Research Methodology

A pretested questionnaire survey - based on Rating scale was administered (through electronic way by using Google form) and data was elicited from 126 MBA Alumni in Karnataka, India across tier 2 and tier 3 colleges, who had work experience of less than one year to know how they valued Importance of Social skills

and Social capital with the help of five statements. Respondents (Alumni) were requested to provide their opinion on the listed statements which is briefed in the Table 1.0 below.

Further, we surveyed 74 Training and Placement officers (administration of questionnaire was based on Rating scale was done through Google form) rating on Importance of ‘Social Skills (Attitude)’ for MBA Graduates on the same five statements. TPOs’ were further asked whether they are aware ‘Social Capital’. And whether they have harnessed it for employing students? The respondents (TPO’s) opinion is briefed in the Table 1.1 and 1.3.

Furthermore, we also surveyed 96 Employers (again administration of questionnaire was based on Rating scale was done through Google form) to understand how they rated the ‘Social Skills (Attitude)’ for MBA Graduates on the same five statements that affects their organisation as the expectations of the employer have ever changing as is the change in trends of the business. The respondents (Employers) opinion is briefed in the Table 1.2

IV. Results

Table-1.0 Pertaining to MBA Alumni rating on ‘Importance of Social Skills as perceived by MBA Graduates’

IMPORTANCE OF SOCIAL SKILLS (Builds Social Capital)	5 Very High	4 High	3 Neutral	2 Low	1 Very Low
Ability to build relationship (Interpersonal Skill)	63 (50)	51 (40.5)	11 (8.7)	0	1 (0.8)
Ability to build rapport	40 (31.7)	68 (54)	15 (11.9)	2 (1.6)	1 (0.8)
Ability to connect with business world	52 (41.3)	56 (44.4)	16 (12.7)	2 (1.6)	0
Sharing resources and information	46 (36.5)	56 (44.4)	22 (17.5)	1 (0.8)	1 (0.8)
Positive mental Attitude, establishing trust, credibility, and confidence with others	65 (51.6)	46 (36.5)	15 (11.9)	0	0

Note: Figure in Parenthesis indicate Percentage to total 100

- With reference to the social skills MBA graduates have emphasized more on Interpersonal skills and Positive mental Attitude towards work place, credibility, and confidence in dealing with others.

Table-1.1 Training and Placement officers rating on Importance of ‘Social Skills (Attitude)’ for MBA Graduates

IMPORTANCE OF SOCIAL SKILLS (Builds Social Capital)	Very High	High	Neutral	Low	Very Low
Ability to build relationship (Interpersonal Skill)	48 (55.4)	23 (31)	3 (4.05)	0	0
Ability to build rapport	47 (63.51)	19 (25.67)	8 (10.81)	0	0
Ability to connect with business world	34 (45.94)	33 (44.59)	7 (9.45)	0	0
Sharing resources and information	39 (52.7)	29 (39.18)	6 (8.1)	0	0
Positive mental Attitude, establishing trust, credibility, and confidence with others	54 (72.97)	17 (22.97)	3 (4.05)	0	0

Note: Figure in Parenthesis indicate Percentage to total 100

- TPOs’ have emphasized more importance on Positive mental Attitude and Ability to build relationship (Interpersonal Skill).
- TPOs’ want MBA graduates should have a good stable mind and develop relationships so that social connect is established within the company and outside the company with all stakeholders.

Table-1.2 Employers /HR Rating Importance of Social Skills (Attitude) for their Organizations

IMPORTANCE OF SOCIAL SKILLS (Builds Social Capital)	Very High	High	Neutral	Low	Very Low
Ability to build relationship (Interpersonal Skill)	69 (71.87)	27 (28.12)	0	0	0
Ability to build rapport	57 (59.37)	32 (33.33)	7 (7.29)	0	0
Ability to connect with business world	64 (66.66)	26 (27.08)	6 (6.25)	0	0
Sharing resources and information	58 (60.41)	24 (25)	12 (12.5)	2 (2.08)	0
Positive mental Attitude, credibility, and confidence in dealing with others	62 (64.58)	30 (31.25)	2 (2.08)	2 (2.08)	0

Note: Figure in Parenthesis indicate Percentage to total 100

- With reference to the social skills Employers have emphasized more on Interpersonal skills and Ability to connect with business world. This infers that employers need their employees to have good Interpersonal skill and sound knowledge of business environment so that they can connect to this business world at ease.
- Further, it is observed that employers also rated high on Positive mental Attitude towards work place, credibility, and confidence in dealing with others, establishing rapport and lastly sharing resources and

information. This infers that to run a business successfully employers need employees with good social skills which may lead to competitive advantage to the businesses in this cut throat competitive world.

To examine the awareness on social capital among the placement officers for better employability of MBA Graduates

- H_{01} : There is awareness of social capital among the Placement Officers for better employability of MBA Graduates
- H_{a1} : There is no awareness of social capital among the Placement Officers for better employability of MBA Graduates.

To examine the awareness on social capital among the placement officers for better employability of MBA Graduates

- H_{01} : There is awareness of social capital among the Placement Officers for better employability of MBA Graduates
- H_{a1} : There is no awareness of social capital among the Placement Officers for better employability of MBA Graduates.

Table - 1.3 Social Capital Frequency

Social Capital	Frequency	Percent
YES	9	12.5
NO	65	87.5
Total	74	100.0

- It is observed that 87.5% placement officers are not aware about the social capital aspect.

Table - 1.4 Social Capital Chi Square test

Social Capital	Observed N	Expected N	Residual	χ^2	p-value
YES	9	37.0	-28.0	42.378	0.001*
NO	65	37.0	28.0		

- The above statistical analysis shows the significant outcome under the given conditions using the SPSS software version 23. The hypothesis was tested using the non-parametric test, Chi-Square and the results are shown in the above tables. The Chi-Square test was observed to be significant based on the p-value (0.001 < 0.05) which is less than the standard 0.05 value as assumed for the above test. Further, it is also analyzed that the calculated chi-square value is greater than the standard chi-square table with $df = 1$ & $\alpha = 5\%$. Therefore, the null hypothesis, **“There is awareness of social capital among the Placement Officers for better employability of MBA Graduates”**, was rejected and the alternative hypothesis, **“There is no awareness of social capital among the Placement Officers for better employability of MBA Graduates”** was accepted.

V. Conclusion

The primary tale that the literature suggests is: without interpersonal relationships, social capital can't happen. The insights that can be drawn in this explorative study are that both the Alumni and TPOs' were theoretically aware about social literacy. However, the practical social component (working on the ground reality) was missing link - that is the harnessing of social capital for employability of Management graduates was a missing link. Here the (TPOs') Staff have to become the 'guide on the side' rather than the 'sage on the stage' (Frاند, 2000). Only then an academician / Staff / TPO's can justify their role and truly say that they are meeting their obligations in terms of well-being of their students. Furthermore, what can be inferred is that Employers have emphasized more on Interpersonal skills and Ability to connect with business world which calls for TPOs' action to create a learning environment which is encouraging, supportive, challenging and exposing students to a wide range of opportunities to connect and work with individuals and groups so that they can develop mentally and understand both micro and macro environment of business in connecting with the real business world. Further, in the Academia - the learning environment also needs to provide space for the student to reflect on their development and receive feedback, thereby improving their confidence in being able to participate in the full range of activities which develop the skills and capabilities that constitute employability.

The evidence in this study indicates that it is worth investing in social capital but failing to make that investment means we are doing the students an injustice in terms of their well being and will limit or constrain

the development of their employability. Therefore students while still under going their graduations should be supported to establish and connect with business world through networking of Alumni and Corporates. Through these links they may get absorbed in internships programs or even placements.

The ultimate conclusion that can be drawn is - Creating and exploiting the opportunities remains with the wisdom and effectiveness of staff in utilising social capital and motivating students to develop social network which will enhance employability of students.

References

- [1]. Baker, W. (2000). *Achieving Success through Social Capital*. MA: Jossey Bass.
- Blaxter & Hughes Christina (2000). Social Capital: A Critique, Stretching the Academy: *The Politics and Practice of Widening Participation in Higher Education*, Leicester, NIACE Website: https://warwick.ac.uk/fac/soc/sociology/staff/hughes/social_capital.docx
- [3]. Bourdieu, P. (1986). The Forms of Capital. In J. Robison, *Handbook of theory and research for the sociology of education* (p. 243). New York: Greenwood Press. pp 241-258
- [4]. Burt, R. (1992). *Structural Holes: The Social Structure of Competition*. Cambridge, MA: Harvard University Press.
- [5]. Coleman, J (1987) Norms as Social Capital, in G Radnitzky and P Bernholz (Eds) *Economic Imperialism: The Economic Method Applied Outside the Field of Economics*, New York, Praeger, pp 133-156
- [6]. Craig, M. (2003). The Role of Local Networks in Developing and Empowering Young People. *Curriculum Leadership Journal* , 1-16.
- [7]. Field, J. (2003). *Social Capital*. London: Routledge.
- [8]. Forret, M., & Dougherty, T. (2001). Correlates of Networking Behaviour for Managerial and Professional Employees. *Group and Organisation Management*
- [9]. Frand, J. L. (2000). The Information-age Mindset Changes in Students and Implications for Higher Education. *Educause Review* , 15-24.
- [10]. Goleman, D. (1995). *Emotional intelligence*. New York: Bantam Books, Inc.
- [11]. Goleman, D. (1998). *Working with emotional intelligence*. New York: Bantam Books.
- [12]. Hillebrand Cara, (2013). Social Literacy website <https://prezi.com/6dhdmo0oxm7-/social-literacy/> retrieved Feb-2019
- [13]. Kue Anna, (2013). Social Literacy website https://prezi.com/eggtmwz1ylg_/social-literacy/ retrieved Feb-2019
- [14]. Nahapiet, J., & Ghoshal, S. (1998). Social Capital, Intellectual Capital and Organisational Advantage. *The Academy of Management Review* , 23 (2) 242-266.
- [15]. Robinson, K. (2001). *Out of Our Minds*. West Sussex: Wiley.
- [16]. Stone, W., Gray, M., & Hughes, J. (2003). *Social Capital at Work: How Families, Friends and Civic Ties Relate to Labour Market Outcomes*. Melbourne: Australian Institute of Family Studies
- [17]. Thomas, L. (2002). Building social capital to improve student's success. *BERA*. Exeter.

Dr. SANJIVKUMAR M. POL. "An Exploration of Missing Link (Social Capital) In the Enhancement of Employability and Employability Skills of Business School Graduates." *IOSR Journal of Business and Management (IOSR-JBM)*, 23(09), 2021, pp. 52-58.