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Mohammad Edris Karim *University of South Australia , Australia*	**An Investigation into Risk Management Practice amongst Quantity Surveyors in Construction Industry in Australia**

Abstract

Quantity surveyors are involved in every stage of the construction projects. Quantity surveyors are cost economists and consultants who are required to support the cost-effectiveness of the project throughout the project life cycle, taking from pre-construction stage to post-construction stage. Though quantity surveyors are known as a professional discipline, but they are not immune to the risks and threats in their practicing environment. Result of which, when poorly managed could lead to inefficient performance of quantity surveying practices and overall project performance during the construction. Therefore, this research assessed the project risk management practices between quantity surveying professionals in the construction industry in Australia by identifying the severity of risk factors affecting quantity surveyors, challenges faced by quantity surveyors while practicing risk management, and elements that can improve risk management practice.

The research included both a questionnaire survey and interviews. 42 questionnaires were sent to 7 medium to large construction firms, either contractor or consultant quantity surveyor, out of which 27 were received back. And 7 experienced senior to director level quantity surveyors were interviewed in order to gather more information for the research. It was identified that the client related risk factors followed by project management risk factors are the highest-ranked risks that can affect quantity surveying practices, and quantity surveyor professional face challenges while practicing risk management to minimize these risks, these challenges are mainly lack of understanding of tools and techniques, lack of QS IT software, ongoing implementation of traditional QS practices and unclear scope of the work. However, these challenges can be overcome mainly by taking help from professional and expert project management/quantity surveying individuals and getting proper project management pieces of training. It was found that when it comes to responding to the top risks, quantity surveyors usually try to reduce them by proper risk mitigation techniques or transferring them. Also, senior to director level quantity surveyors prefer to prevent risks by proper risk management practice such as creating risk registers and coming up with a solution to each possible risk and comparing the ongoing project with the previously done projects.

Keywords:

Quantity surveying, project risk management, tools and techniques, questionnaire, improvement

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Cryptocurrency: How it will transform the future business and business transactions

Abstract

To facilitate digital barter, an encrypted peer-to-peer network was developed fourteen years ago which is now famously known as cryptocurrency. Cryptocurrency and other digital assets are being used by a plethora of businesses all over the world for a variety of investment, operational and transactional objectives. Though there are pitfalls of cryptocurrencies such as price volatility, high energy consumption for mining activities and use in criminal activities, over the past few years Cryptocurrency became more popular in businesses than before just because of the safe transactions with little cost and time.

Businesses are beginning to recognize the usefulness of cryptocurrencies for international transactions, particularly when transactions need to be completed rapidly in the event of an emergency. Due to a unique key that is impossible to imitate, it can be transferred without the use of an intermediary. An organization that acknowledges bitcoin as a type of transaction might extend its client base. Thus, it's a worldwide peculiarity, so the move can possibly start up the business to the global marketplace. Digital currency can likewise lessen installment handling charges since it has lower exchange expenses than credit card. Further, exchanges are extremely durable so there are no problematic chargebacks. Whenever oversaw accurately, exchanges are secure because of solid encryption. It's likewise a way for an organization to enhance its resources. Taking on digital money can give organizations more extensive admittance to capital and liquidity pools, consequently radically expanding their speculation choices. Initial Coin Offerings (ICOs) are perhaps the most well-known manners by which business, particularly new companies, have been raising capital through cryptocurrency. In the future, cryptocurrency is predicted to be a crucial technology that enables new protocols for the formation of a token economy, resulting in a new economic paradigm.

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Are micro-credit banks a factor in project development?

Abstract

Microcredit took off under the leadership of Muhammad Yunus, a Bangladeshi economist in the 1970s. Nicknamed "the banker of the poor", the father of microcredit and the founder of the Grammen Bank which won him the Nobel Peace Prize in 2006, stated that he had not prepared for the installation of the microcredit system and that he was not equipped with banking knowledge. Microcredit is a small loan, with interest, granted to micro-entrepreneurs who do not have access to traditional financial services. Microcredit arose out of the mismatch between supply and demand in the formal credit market; Indeed, the banks which are in search of profitability, keep out of their field of intervention people considered fragile and who do not meet their selection criteria for the granting of financing. Although they carry the skills and the will to create their independent activities, the poor could not resort to the formal credit market due to the lack of means and guarantees to be offered to the banks, and therefore found themselves blocked in the face of exclusion. banking which constitutes an obstacle and an obstacle to the full enjoyment of their economic citizenship. The experiences and initiatives that have taken place in different regions of the planet to overcome these obstacles and which aimed to provide poor populations with the opportunity to finance their income-generating activities, ended up giving rise to this new tool which turned out to be a a real instrument in the fight against poverty. This low borrowing enables populations excluded from the traditional banking system to create or develop an income-generating activity. The success and growth of microcredit, as a basic instrument, triggered other financial needs of the population that could not be met by traditional banking circuits; these needs are at the origin of the emergence of microcredit banks (Micro-finance). It was Muhammad Yunus who popularized microcredit, by creating a "bank for the poor" in Bangladesh (the Grameen Bank). He has shown that by lending very small sums for projects we can permanently change the lives of the poorest populations. Microcredit has a strong impact in terms of increasing the economic power of beneficiaries.

• **The characteristics of microcredit banks**

Microcredit banks, which differ from traditional loans, have common characteristics; Generally, any microcredit is a loan of small amount, with a short repayment period, granted to a promoter of a project to set up an income-generating activity.

-The low amount of microcredit:

The low amount requested by project leaders is a cause of their exclusion from banking. Indeed, the monetary needs of these project leaders are modest in view of their precarious situation which does not allow them to think of projects with high capital intensity because not only are they certain that no one grants them a high amount because of their vulnerability, but also by aversion to large projects beyond their capacity, and the desire to invest in micro enterprises that are not too risky.

-The short repayment period:

Microcredits are short-term credits; this characteristic of short repayment terms is one of the origins of successful microcredit programs; indeed, the fact of having close deadlines, repayment difficulties are detected early, which facilitates recovery. Repayments can be monthly, weekly or even daily, but generally the overall duration, which averages 6 months, rarely exceeds 18 months.

-The clientele:

Microcredit appeared in response to the financing needs of a very specific category; it was created to serve people who are excluded from the traditional banking system. We can therefore say that microcredit targets any client who wants to set up an income-generating activity, but who lacks capital, who does not have material guarantees, and who is deemed insolvent by commercial banks. This type of credit is therefore intended for the working poor. The 2007 Microfinance Summit Report states that until the end of 2006, microfinance had reached over 79 million of the world's poorest women. Female clients represent on average 86% of borrowers from MFIs in South Asia, 80% of MFIs in the Middle East and North Africa (MENA), 76% of MFIs in East Asia and the Pacific , 60% of MFIs in Latin America and the Caribbean and 58% of MFIs in Eastern Europe and Central Asia.

-The interest rate:

In non-subsidized microcredit systems, interest rates are considered high because they must allow the MFI to achieve financial equilibrium and therefore to cover its costs, such as operational costs, bad debt losses, finance charges and cover currency depreciation linked to the country's inflation rate.

• The destination of microcredits

The main and fundamental purpose of the microcredit program is the creation or extension of an income-generating activity; it is therefore a professional credit, promoting the economic integration of poor people into professional life. This productive destination allows the beneficiary to generate profits allowing him to repay the loan granted, to improve the income generated by his activity and to promote the living conditions of his household. This is what helps to promote its better integration into the economic process.

• The global reproduction of the concept of microcredit

Since its success in Bangladesh with the Grammen Bank, the idea of microcredit has been exported and generalized. The Grameen Bank model, thanks to its spectacular success, has spread to several countries around the world. In Africa, Asia, Europe, America, Indian reserves and regions of the Arctic Circle, we find formulas inspired by the Grameen Bank and adapted to local contexts. According to the report on "the state of the campaign of the 2009 World Microcredit Summit", 3,552 microcredit institutions had claimed to serve, as of December 31, 2007, nearly 155 million (154,825,825) clients, including more than 106 million (106,584,679) were considered to be among the poorest. The PlaNet Finance 2008 report indicates that the 10,000 microfinance institutions currently in place around the world make it possible to finance 150 million active clients, more than 80% of whom are women. It is estimated that 500 million remains to be financed. The active loan portfolio of microfinance institutions is estimated at US $ 30 billion, potential demand is estimated at US $ 263 billion. The sector is experiencing annual growth of nearly 4 30%. The imitation of the Grammen Bank model required the adaptation of the services of organizations offering microfinance to the specific conditions of the different countries (social structures, activities to be financed, institutional and legal environment, nature of the different financial actors, priorities of development programs) , because there is no universal recipe for microcredit applicable in all contexts. "If the principle of the Grammen Bank has been replicated around the world, adaptations are necessary each time taking into account the specificities and constraints of each context". The success of such a concept has created an immense demand for the service around the world, and has led many organizations to specialize in this attractive niche of financial service to the poor.

• The economic and financial impacts of microcredit banks

Microcredit has become today, at least in some developing countries like Cameroon, a tool for local development insofar as it contributes to development in order to reduce the number of poor and unemployed, to generate income, to integrate populations, hitherto underprivileged, in the sphere of production and the market economy, was in the informal sector, and therefore stimulate consumption, production and growth.

Reintegration and financing of projects excluded from the traditional banking system

By its very definition, microcredit serves the “unbankable” population who cannot resort to commercial banks to apply for credit for lack of guarantees to be offered in return. It allows people with equal entrepreneurial capacity to have the same opportunities to set up their business regardless of their positions or social and / or economic conditions; people who are not lacking in spirit of initiative and ideas for promising projects, would henceforth find there the suitable means to flourish and realize their projects.

Example of ACEP Cameroon in Micro-finance as a factor in project development

Case of the Bob Meubles project in Cameroon, the carpentry and tapestry workshop located in the Oyom-Abang district in Yaoundé launched its activities with a single employee, thanks to funding from ACEP, the workshop increased its production and its sales. The workshop now employs five people in an area of over 1,000 m2. Fifteen years ago, he borrowed 1.5 million CFA francs (about 2,300 euros); Today, the total credits granted to it reach 12 million CFA francs (approximately 18,294 euros). The establishment, a subsidiary of Acep International, grants microcredits - ranging from 100,000 CFA F to 15 million CFA F - to very small businesses facing financing 5 difficulties to develop their activities. The aim is to bring them to the stage of SMEs.

The microfinance specialist has already distributed more than 204 billion CFA francs to donut sellers, Bayam Sellam (who, for their part, offer fresh products), dressmakers, artisans, traders, transporters, etc. nearly three quarters of its 21,000 customers.

In conclusion, Microcredit banks as an alternative solution available to those excluded from the traditional banking system is a factor in the development of projects; this concept which consists of granting small amounts of credit to people to help them set up small income-generating activities, has proven to be an effective tool for local and solidarity-based development combining positive economic impacts and equally beneficial social benefits.

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Arex C. Nada *College of Arts and Sciences, Southern Luzon State University, Philippines.*	**The prying eye: A study on the adherence of the selected national broadsheets to the code of ethics of National Press Photographers Association**

Abstract

Newspapers use visual components to deliver information more effectively and efficiently and elicit emotional responses from readers. The purpose of the study was to determine whether chosen national broadsheets adhered to the NPPA (National Press Photographers Association) photojournalism code of ethics. It focused on determining the visual contents of photos depicting calamity, crime, and tragedy published in selected national broadsheets using the NPPA Code of Ethics; to analyze the contents and presentation of photos depicting calamity, crime, and tragedy through the analysis of text and subtext; and to determine the level of adherence of the selected national broadsheets to the NPPA photojournalism code of ethics in publishing photos about the tragedy. The results indicate that the crime, tragedy, and calamity photographs published in the selected national broadsheets correspond to the NPPA code of ethics regarding the accuracy of the visual content, but the narratives frame the issues. The photojournalists communicate the story of a subject through the use of emotionally charged photographs. The photographs depicting tragedy, crime, and calamity published in chosen national broadsheets follow the NPPA code of ethics.

Introduction

Photographs can serve as historical documents for future generations. They preserve the feeling and picture of tragedy, the thrill of athletic competition, and the drama or triumph of war. With the advent of contemporary technology, the use of photographs as essential story-telling tools first appeared in journalism. Those caught up in the battle in the Middle East have utilized photography to depict the predicament of the war's victims. Time magazine and Newsweek were the first to publish citizen-taken battle photographs. This discipline continues to exist and is now categorized as photojournalism. Photojournalism is fundamentally based on the concept of visual news reporting. It is, like print journalism, a method of responsible journalism. In photographic photos, photojournalism captures and focuses on the emotions of a specific moment. This explanation of an event is illustrated like the news itself; it is not merely a supplement to the written material. 1930 marked the beginning of photojournalism in the Philippines. Honesto Vitug and the photographers Marcial Valenzuela, Vicente Ferrer, and Jose Claudio were its pioneers. Photojournalism has existed in the Philippines for over fifty years. The advent of photography has enabled newspaper readers to experience and appreciate the drama and excitement of daily occurrences with greater intensity. Eventually, Philippine newspapers embraced the practice. While photojournalism background accounts in the Philippines are limited, it is evident that American media influenced the use of photojournalism in the country, given that modern Philippine newspapers were influenced by the wave of English newspapers that were established shortly after the end of the Spanish era in 1898 and the beginning of the American occupation. Today, English newspapers such as The Manila Bulletin (1898) continue to circulate. In the form of photographs, the potential of visual stimuli to convey and influence is apparent and unavoidable (Parkinson, 2000). Humans are forced by evolution to observe and distribute pictures. Therefore, the objective is limited to including images portraying drama that can rapidly evoke human emotion. The practice raises ethical concerns that conflict with privacy laws. With the introduction of powerful yet portable technology, photojournalism became popular in national newspapers and community newspapers around the globe. It is practiced together with citizen journalism in the Philippines. Long-term, the practice of the craft by civilians and journalists leads to restrictions on the use of photographs to maintain the journalistic quality. Associations, such as the Press Photography of the Philippines and the Center for Philippine Journalism, were founded to give practitioners opportunities for camaraderie, education, and even industry standards.

National Press Photographers Group (NPPA), a worldwide association of visual journalists, television videographers, editors, and journalism students, was founded in 1947 with its headquarters in Durham, North Carolina. The choice to publish or not publish a photograph is made by photojournalists, the newspaper's editorial board, and the publisher, following the code of ethics of organizations such as the NPPA.

Method

Locale of the Study

The study was conducted at the different colleges and universities in Quezon province includes Southern Luzon State University, Manuel S. Enverga University Foundation, St. Anne College of the Pacific, Sacred Heart College, and Calayan Educational Foundation Institute offering AB Communication or BS Mass Communication program.

Research Design

The study is qualitative research that utilized a descriptive approach to determine the adherence of the selected national broadsheets to the code of ethics of NPPA. The researcher used quantitative components following the standard coding units and variable functions. This study also has a qualitative component through analysis of the photo.

Population and Sample

The respondents of the study were students the of different colleges and universities of Quezon Province offering AB Communication and BS Mass Communication program, who had already finished the Communication Ethics program; seventeen (17) Manuel S. Enverga University Foundation, nine (9) Sacred Heart College, five (5) St. Anne College of the Pacific, seven (7) Calayan Educational Foundation Institute and sixty-seven (67) Southern Luzon State University with the total of one hundred five (105) students.

Research Instrumentation

The research used a self-made questionnaire constructed by the researcher based on the National Press Photographers Association Code of Ethics. The photos were purposively selected depicting tragedy, calamity, and crime from the three national broadsheets circulating in the country, namely, Philippine Daily Inquirer, Manila Bulletin and Philippine Star.

Procedures and Data Collection

To gather pertinent data needed in the study, the researcher utilized a four-point Likert Scale survey questionnaire. The set of survey-interview was used as a primary tool for data gathering. Based on the approved objectives, the researcher constructed the questionnaire. Once the adviser checked and approved the questionnaire, the researcher sought the permission of the Chairperson of the BA Communication program in SLSU for the validation with the selected junior students as respondents. After the verification, the questionnaire was edited. The adviser checked the questionnaire, and upon approval, the researcher surveyed the respondents. The study respondents were purposively selected from the colleges and universities in Quezon Province offering AB Communication and BS Mass Communication programs. The researcher secured the permission of the head of the selected colleges and universities to hand out the self-constructed questionnaire by providing letters representing the study's validity. Afterward, the researcher tallied, analyzed, and interpreted the results to determine the level of adherence of photojournalists to the NPPA code of ethics.

Statistical Treatment

The gathered data were analyzed and interpreted using the weighted mean formula.

To evaluate the statements, the following scale was used:

	Scale	**Descriptive Rating**
4	3.25-4.00	Strongly Adhere
3	2.50-3.24	Adhere
2	1.75-2.49	Not Adhere
1	1.00-1.74	Strongly Not Adhere

Results

Analysis of visual contents, text, and subtext

Photos serve an essential function in print publications. Photos tell a story on their own, and they are also employed to "show more story" in addition to the text. They can be used for a variety of purposes. Photographers and publishing organizations can utilize them to tell a story with a dramatic effect. Photos, particularly those placed on the front page, can have a powerful emotional impact on readers. The selection of photographs for publication in newspapers is not the photojournalist's responsibility. The editorial board and publisher contribute to the decision-making process because this may present an ethical challenge for the publication. The study analyzed the visual content of calamity, crime, and tragedy photographs published in chosen national broadsheets to determine whether or not they adhere to the NPPA code of ethics.

Table 1.1 Analysis visual contents, text and subtext of photo depicting calamity, crime and tragedy published in broadsheet A.

Situation/ Event	Visual Content	Text	Subtext	Adherence to the NPPA Code of Ethics
Photo 01 Water shortage in the Philippines	The photo shows a man and a child amidst plastic containers to be filled with water.	Water shortage vast areas within Metro Manila and Cavite are said to experience water shortage for the 12 to 14 hours according to Maynilad.	The caption suggests that the calamity of water shortage will hit Metro Manila and Cavite will last for a day.	The photo follows the NPPA Code of Ethics of accuracy and actuality in representing the subject. It is not altered in any form.
Photo 02 Hostage taking in the Quirino Grandstand	The photo shows the whole view of Quirino Grandstand where the incident happened and the photo of a man waving his hands as if he wants to tell something.	Hostage taking dismissed Police Captain Rolando Mendoza waves from the bus where he held hostage its passengers, composed mostly of tourist from Hong Kong and three Filipinos, yesterday in front of the Quirino Grandstand.	The phrase "Hostage Taking" suggests negative connotation on the crime happened.	The photo shows accuracy and comprehensiveness in representation of the subject. It does not show victims in humiliating scenes.
Photo 03 Plane Crash in Cotabato City	The photo shows what rescuers are doing.	Cotabato City Philippines military mourned Thursday the death of senior commander and seven more whose Nomad aircraft crashed on a village in Cotabato City in Mindanao.	The caption highlights the tragic event that happened in Cotabato City. The text suggests a tragic incident wherein the Philippine Military were dismayed to the death of their Senior Commander and seven more nomads.	The photo shows respect and dignity since the dead bodies are not shown and no victims were shown in humiliating manner. The photo follows the NPPA code of ethics in terms of actuality and accuracy.

Table 1.1

shows the analysis of the selected photos published by Broadsheet A. In terms of visual content, all the photos are shot with actuality, thus, conforming to NPPA's provision on accuracy. Photo 01, the high angle shot, gives a dramatic impact but still respects the subject. The photo was presented with context without showing the face of the subject. Photo 02 shows the complete view of where the incident happened and added an inset photo to show the vital element of the story. Photo 03 is notable for presenting the event with context without having to show dead bodies or victims in a humiliating manner. The angles or perspectives of the photos were at the publisher's discretion. All the photos were presented to communicate a particular message through their visual contents. Broadsheet A photos and text adhere to the code of ethics of the NPPA. Photo 01 caption suggests that the calamity that hit Metro Manila and Cavite will only last for a day. Photo 02 caption has a striking impact on the readers. However, the phrase "Hostage Taking" suggests a negative connotation to the crime; however, the narrative still tells a comprehensive and complete story behind the incident. Photo 03 highlights the tragic event that happened in Cotabato City. The caption attempts to show complete information about the incident but fails to complement the visual content of the photo. The caption also tells another story where one of the causalities of the incident is their Philippine Military commander and the other seven nomads. In terms of following the NPPA Code of Ethics, photo 01 followed the NPPA Code of Ethics provision, "Be accurate and comprehensive in the representation of subjects." Accuracy and comprehensiveness are observed since the photos are not altered. Photo 02 also followed the same provision by telling the complete story and presenting the context of the photo by showing the complete view of the incident. Photo 02 failed to follow the condition of "Editing should maintain the integrity of the photographic images' content and context. Do not manipulate images or add or alter the sound in any way that can mislead viewers or misrepresent subjects" two photos can be observed in the front page (1) whole view where the incident happens (2) dismissed police officer Rolando Mendoza waving his hand in the bus where the hostage-taking happened. The photo, however, attempted to show complete information about the incident that happened. Photo 03 followed the NPPA Code of Ethics "Treat all subjects with respect and dignity. Give special consideration to vulnerable subjects and compassion to victims of crime or tragedy. Intrude on private moments of grief only when the public has an overriding and justifiable need to see. The photo shows a tragic event that happened in Cotabato City. The photo failed to follow the provision of showing respect and dignity to the casualties; however, actuality and completeness are observed.

Table 1.2 Analysis visual contents, text and subtext of photo depicting calamity, crime and tragedy published in broadsheet B.

Situation/Event	Visual Content	Text	Subtext	Adherence to the NPPA Code of Ethics

Photo 04 Water shortage in the Philippines	The photo shows elderly women carrying the drum of water.	Heavy Burden Elderly women carry a drum of water lining up for hours at a deep-well Pum in Barangay Batasan Hills, Quezon City, on Monday. Many parts of Manila including 22 barangays in Quezon City are experiencing water shortage due to the low water level of Angat Dam.	The caption of the photo narrates the calamity. As the text suggests the burden that the elderly women have been through for their drums to be filled with water. This utilizes a micro- macro style of presenting the story.	The photo shows accuracy and actuality but used elderly women as subjects to show drama. Although it is not humiliating for the subject, the visual content of the photo tells another story.
Photo 05 Hostage taking in the Quirino Grandstand	Police officers try to resolve and stop the hostage taking.	Botched Assault: Members of Manila's Special Weapons and Tactics team begin its rescue of Hong Kong tourist held hostage by the disgruntled dismissed policeman. Eight tourists died. The deaths sparked international outrage and deeply embarrassed the Philippines.	The caption "Botched Assault' suggests inhumane death of the victims, putting the suspect in a negative light and suggests a notion that the police officers failed to exercise their duty.	The photo was taken accurately showing the actuality of the event.
Photo 06 Plane Crash in Cotabato City	The photo was shot in high angle shot. It shows the venue of the incident and policeman checking on the incident. The residents of the place are shown in the photo.	Home Wrecker: Rescuers retrieve bodies from a residential area where a military Nomad crashed into two houses in Cotabato City shortly after takeoff from the Awang airport on Thursday.	The caption "Home Wrecker" suggests multiple meanings: (a) literally the plane destroyed the houses and (b) the accident broke the families' lives.	The photo follows the NPPA's provision on accuracy, the photo was shot in high angle to showcase the incident as a whole. It does not show dead bodies and grieving victims.

Table 1.2

shows the analysis of the photos published in Broadsheet B. Based on visual contents, and the photos presented the event/incident accurately. The photos show the actual incident and the people involved in the incident. This follows the NPPA ethical provision on accuracy. This also supports the visual journalism community principle that photojournalists should resist being manipulated by staged photo opportunities. Photo 04 denotes more drama and has more emotional appeal since the subjects are the elderly. This follows the principle of framing and agenda-setting those newspapers frame the contents of their newspaper to present their agenda. Photo 05 shows the police officer trying to resolve the crime and stop the hostage-taking, presented accurately through visual contents. Photo 06 was meant to create a dramatic impact. The publisher uses angling and positioning to capture the whole incident. Rescuers and police officers are observed in the photo, which shows completeness and comprehensiveness in presenting the subject. Pictures, when taken correctly with relevant content, are unbiased. All of the photos are taken to communicate another message in terms of narrative. Although they did not violate the NPPA's code of ethics, they framed the issue in the manner the broadsheet wanted to present the story. Photo 04 caption narrates the calamity that hits Manila. "Heavy Burden" denotes a negative impact that shows that the calamity that strikes the country is a burden to the citizens. Photo 05 caption "Botched Assault" indicates a negative effect on readers, it suggests the terrible death of the tourist inside the bus, and on the other hand, it indicates that police officers fail to do their duty. Photo 06 caption "Home Wrecker" suggests multiple meanings, which is one of the techniques of newspapers to add spice to their photo itself. The researcher associated this result in accordance with McComb's Agenda Setting theory that not only do people acquire factual information about public affairs from the news media, but readers and viewers also learn how much importance to attach to a topic based on the emphasis placed on it in the news. In terms of following the provision of the NPPA Code of Ethics, photo 04 followed the ethical provision of the NPPA Code of Ethics.

"Be accurate and comprehensive in the representation of subjects" they used elderly women as the subjects to show drama and to ensure having a more significant impact on the audience. Photo 05 follows the ethical provision.

"Avoid stereotyping individuals and groups." Photo 06 attempted to create a dramatic impact using framing and positioning of the photo as it was shot in a high angle shot. It follows the ethical provision of the NPPA Code of Ethics On accuracy.

Table 1.3 Analysis visual contents, text and subtext of photo depicting calamity, crime and tragedy published in broadsheet C.

Situation/Event	Visual Content	Text	Subtext	Adherence to the NPPA Code of Ethics

Photo 07 Water shortage in the Philippines	The photos show a man waiting for his drum to be filled with water.	Quezon City Metro Manila may be facing a water shortage as the water level at Angat dam, the main source of water for the metropolis, has gone down to critical level.	The caption attempted to explain the phenomenon of water shortage from a scientific and technical perspective.	The photo presented the event accurately. The subjec is not shown in a humiliatin manner, but it shows despai and hopelessness.
Photo 08 Hostage taking in the Quirino Grandstand	The photo shows a dead person lying on the door of the bus where the incident happened.	Dismissed Manila Policeman Rolando Mendoza lies dead from a sniper's bullet at the end of hostage incident in August 23. Insets show the eight officials recommended for administrative and other charges.	The caption suggests that the incident was ended by a sniper's bullet that leads to releasing the hostage tourists.	Despite showing actuality and accuracy, this photo presented the victim in a humiliating manner which is a violation against the NPPA code of ethics. This also violated the provision on context since only part of bus was shown not being able to narrate the full story in terms of visual content.
Photo 09 Plane Crash in Cotabato City	The photo shows the dead body of the casualties of the plane crash, the residents of the place and the policeman checking on the incident.	Philippine Air force rescue teams retrieve bodies of victims from the site after a twin-prop Nomad aircraft (inset) crashed in Catabato City yesterday.	The caption focuses on the rescue operation done.	The photo follows he NPPA code of ethics in giving respect and dignity to the victim. Even if they showed the victims, they blur it for the readers not to see the actual appearance. They still follow accuracy and actuality.

Table 1.3

shows the analysis of the photos published in Broadsheet C. Based on visual contents, the photos presented the event incident accurately. However, Photo 8, showing the slain body of dismissed Manila policeman Rolando Mendoza, conflicts with the NPPA code of ethics that photojournalists must give respect and dignity to the victims. Nevertheless, despite showing the dead victims, the paper managed to adhere to the code of ethics by blurring the dead bodies. All the photos published in Broadsheet C depict drama and stir strong emotional impact. This follows the strategy of visual communication that visuals can efficiently and effectively draw emotions. In terms of narratives, the photo caption complements the visual content of the photos. The captions are meant to add spice to the photo. Photo 07 caption attempts to tell the story behind the calamity, which follows the provision of completeness in telling the whole story. Photo 08 caption suggests that the crime ended with a sniper's bullet that led to the scenario of the dead body at the door of the bus. Photo 09 caption focuses on the rescue operation done by the rescuers. In terms of following the provision of the NPPA Code of Ethics, photo 07 follows the ethical provision of "Be accurate and comprehensive in the representation of subjects. Despite the photo's attempt to stir emotional impact to the audience, it is still not humiliating in any manner. Photo 08 is disturbing and humiliating at the same time; the photo attempts to show dramatic impact to the audience but fails to follow the ethical provision of NPPA "Treat all subjects with respect and dignity". Give special consideration to vulnerable subjects and compassion to victims of crime or tragedy. Intrude on private moments of grief only when the public has an overriding and justifiable need to see. "It shows a dead man lying on the door of the bus, which shows disrespect to the victim. On the other hand, Photo 09 followed the ethical provision of NPPA of showing respect as they edit or blur the picture to show respect to the victim, though NPPA Code of Ethics provision "Editing should maintain the integrity of the photographic images' content and context. Do not manipulate images or add or alter the sound in any way that can mislead viewers or misrepresent subjects." altering and editing are observed, but it still shows accuracy and actuality.

Table 2. Weighted mean distribution of the responses on the adherence of the selected national broadsheets to the NPPA Code of Ethics.

Statements	Weighted Mean	Descriptive Rating
1. The subjects of the photos are presented accurately.	3.3	Strongly Adhere
2. The photos have a complete and comprehensive details showing the subjects and the incidents.	3.2	Adhere
3. The photos are not staged or manipulated.	3.1	Adhere
4. The photos show the context of the event featured.	3.0	Adhere
5.The photos do not stereotype individuals or groups.	2.9	Adhere
6. The photos presented do not show the bias of the photojournalist.	3.0	Adhere
7. The photos presented the victims with respect and dignity.	2.6	Adhere
8.The photos are not edited or altered in any form in an attempt to influence the readers.	2.9	Adhere
9. The captions present the accurate description of the event in the photos.	3.0	Adhere
10. The captions do not ridicule or stereotype an individual or a group.	3.1	Adhere
General Weighted Mean	**3.01**	**Adhere**

Table 2 shows the mean distribution of the respondent's level of agreement on the adherence of the selected national broadsheets to the ethical standard of NPPA. The respondents strongly agreed that the subjects of the photos are presented accurately with a weighted mean of 3.3; they agreed that the photos have complete and comprehensive details showing the subjects and the incidents obtaining a weighted mean of 3.2. With a 3.1 weighted mean, the respondents agreed that the photos were not staged or manipulated. They also agreed that the photos do not show any bias toward a group or individual, show accuracy in presenting the photo through the description, and they also agreed that the photos show the contexts of the events featured with a 3.0 weighted mean. Lastly, they agreed that the photos did not stereotype individuals or groups, obtaining a 2.9 weighted mean. The respondents agreed that the photos respect and pay dignity to the victims obtaining a 2.6 weighted mean. Moreover, the respondents agreed that the photos are not edited or altered in any form in an attempt to influence the readers, and the captions present an accurate description of the event, both having a weighted mean of 2.9. The average weighted mean of 3.01 with a descriptive rating of agreeing signifies that the photos of tragedy, crime, and calamity published by the selected national broadsheets adhere to the code of ethics of NPPA. The results conform with the National Press Photographers Association (2012) statement that the guiding principle of photojournalists is accuracy, and they believe that it is wrong to alter the contents of photographs in any way to deceive the public. The result is also supported by the visual journalism community principle that photojournalists should be accurate and comprehensive in the representation of subjects, should resist being manipulated by staged photo opportunities, should provide context when photographing or recording subjects and should avoid stereotyping individuals and groups and should treat all subjects with respect and dignity.

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Appendices

NPPA Preamble

The National Press Photographers Association, a professional society that promotes the highest standards in visual journalism, acknowledges concern for every person's need both to be fully informed about public events and to be recognized as part of the world in which we live. Visual journalists operate as trustees of the public. Our primary role is to report visually on the significant events and varied viewpoints in our common world. Our primary goal is the faithful and comprehensive depiction of the subject at hand. As visual journalists, we have the responsibility to document society and to preserve its history through images.

Photographic and video images can reveal great truths, expose wrongdoing and neglect, inspire hope and understanding and connect people around the globe through the language of visual understanding. Photographs can also cause great harm if they are callously intrusive or are manipulated. This code is intended to promote the highest quality in all forms of visual journalism and to strengthen public confidence in the profession. It is also meant to serve as an educational tool both for those who practice and for those who appreciate photojournalism

To that end, The National Press Photographers Association sets forth the following.

Code of Ethics

Visual journalists and those who manage visual news productions are accountable for upholding the following standards in their daily work:

1. Be accurate and comprehensive in the representation of subjects.
2. Resist being manipulated by staged photo opportunities.
3. Be complete and provide context when photographing or recording subjects. Avoid stereotyping individuals and groups. Recognize and work to avoid presenting one's own biases in the work.
4. Treat all subjects with respect and dignity. Give special consideration to vulnerable subjects and compassion to victims of crime or tragedy. Intrude on private moments of grief only when the public has an overriding and justifiable need to see.
5. While photographing subjects do not intentionally contribute to, alter, or seek to alter or influence events.

6. Editing should maintain the integrity of the photographic images' content and context. Do not manipulate images or add or alter sound in any way that can mislead viewers or misrepresent subjects.
7. Do not pay sources or subjects or reward them materially for information or participation.
8. Do not accept gifts, favors, or compensation from those who might seek to influence coverage.
9. Do not intentionally sabotage the efforts of other journalists.
10. Do not engage in harassing behavior of colleagues, subordinates or subjects and maintain the highest standards of behavior in all professional interactions.

Photos published in Broadsheet B about calamity, crime and tragedy


Photo 01-Water Shortage in the Philippines


Photo 02-Hostage Taking in Quirino Grandstand


Photo 03-Plane Crash in Cotabato City

Photos published in Broadsheet B about calamity, crime and tragedy


Photo 04-Water Shortage in the Philippines


Photo 05-Hostage Taking in Quirino Grandstand


Photo 06-Plane Crash in Cotabato City

Photos published in Broadsheet C about calamity, crime and tragedy


Photo 07-Water Shortage in the Philippines


Photo 08-Hostage Taking in Quirino Grandstand


Photo 09-Plane Crash in Cotabato City

Increasing the rate of economic contribution in the Service Sector of Bangladesh by enhancing skill sets of employees

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Forty seven percent graduate professionals are unemployed according to the recent survey of Bangladesh Bureau of Statistics (BBS). It has been confirmed by Ansari & Bradshaw through local urbanization that many western countries are lacking qualified working individuals in the areas of software quality assurance, business analytics, web development and design, graphic design, digitalmarketing and so on. This research would investigate empirical evidences of some south Asian economies, like Sri Lanka, Vietnam and Singapore in their service sector development. In context of Bangladesh, it's observed that nearly half a million registered freelancers have contributed by adding only $100 million annually in Bangladesh's GDP. Our research would propose a sustainable solution to transform Bangladeshi graduates into skillful workforces for the service sector of Bangladesh.

The proposed research would show tangible evidences of some successful organizations like BJIT Ltd,Technovista Inc, BrainStation 23 Ltd, Datasoft Inc, Datapath Inc and various others which are contributing to the Bangladeshi economy positively. Due to lower per unit labor cost, the intended work projects get delivered with a much lower price. This low labor cost and regulated quality service assurance has given Bangladesh an edge over other western high labor cost competitors. It's been observed through various project management evaluation process that about 20-30% cost efficiency could be attained by increasing efficiency of the employees of service sector and thus more such tasks could be inaugurated for overall Economic benefit of Bangladesh. This research would focus how the project management and expert work process guidelines can make service sector more efficient in Bangladesh through FDI, Outsourcing and various other ways.

Mohamed Ibrahim Mohamed Ashker *Lecturer, The Green Inn Pvt Ltd, Sri Lanka*	**Impact of brand image on consumer buying behavior – Special reference to automobile sector**

ABSTRACT

The purpose of this study was to investigate the influence that customers of the millennial generation have on the purchasing decisions made in the automobile sector in Malaysia and Singapore. As a result of increased consumer demand, automobile sales in Malaysia and Sigapore are anticipated to go up in the years to come. Ahe automobile sector faces a tremendous obstacle when attempting to fulfill the requirements imposed by its customers and live up to the standards they set. In order to be profitable and gain an advantage in If they are emphasized in the image of the brand, consumer characteristics make a product more appealing to potential buyers. When researching consumer behavior, it is consistently shown that an organization's brand image is the single most important factor in determining purchasing patterns and trends.

1.0 Introduction

1.1 Background Introduction

.This research investigates how the image of a brand affects the purchasing decisions of millennials in the automotive industry. In order to fulfill the needs of customers, businesses are increasingly supporting initiatives initiated by customers (Kashanifar, 2016).). Marketing that is driven by consumers places an emphasis on building a reputable brand and an enthusiastic customer following. This research examines the role that consumer branding plays in the purchasing choices of end users. Threfore, the key focus of this research would be millenials generation. Millennials generation comes after the generation known as X and before the generation known as Z. People born between 1981 and 1996 are considered to be members of this generation (Nisar, 2017).

1.2 Problem Identification

Generations born at or after the turn of the 1981 are notoriously difficult to please. When it comes to picking a product for the purpose of making a purchase, mostly millanial generations focusing on the brand image. As a consequence of this, vehicle manufacturers often do not remain at the top of their mind for extended periods of time. They plan to unveil an updated version of the designs once every month or every three months, however, not all the manufacturers maintain the brand image consistently. On the other hand, millenial's shopping behaviors are likely to be constrained by their constantly shifting goals, aspirations, and personal viewpoints (Ashfaq, 2013). As a result of new entrants into the market, such as BMW and Audi, the level of rivalry among automakers are growing to an increasingly fierce level. Even in an industry dominated by a small number of dominant companies, consumer identification of a company's brand remains an essential component of a successful competitive strategy (Garud, 2013).

1.3 Research Question

The research questions are as follows

- What is the impact of brand image on consumer buying behavior patterns of millennials generation consumers of automobile sector
- What is the impact of brand awareness on consumer buying behavior patterns of millennials generation consumers of automobile sector?

- What is the impact of perceived quality on consumer buying behavior patterns of millennials generation consumers of automobile sector?
- What is the impact of brand association on consumer buying behavior patterns of millennials generation consumers of automobile sector?
- What is the impact of brand loyalty on consumer buying behavior patterns of millennials generation consumers of automobile sector?

1.4 Research Objectives

The key aim of this research is to identify the impact of brand image on consumer buying decision of millennials generation consumers of automobile sector. This dissertation is also designed to address following objectives:

- To examine the impact of brand awareness on consumer buying behavior patterns of millennials generation consumers of automobile sector.
- To examine the impact of perceived quality on consumer buying behavior patterns of millennials generation consumers of automobile sector.
- To examine the impact of brand association on consumer buying behavior patterns of millennials generation consumers of automobile sector.
- What is the impact of brand loyalty on consumer buying behavior patterns of millennials generation consumers of automobile sector?

1.1 Scope the research

The behavior of customers is an indication that there is a much more significant problem that needs to be addressed, thus it is imperative that this be taken into mind. The fact that, in today's world, consumer behavior is growing more diverse and complicated, as seen by the use of Market participants to express to suppliers the most essential requirements of customers.

2.0 Literature Review

2.1 Theoretical Findings

2.1.1 Application of brand equity model

The following chart illustrates how the ideas of millenial communities and their convictions held by a brand image are closely tied with one another. As was said before, people are becoming more worried about a wide range of national, regional, and international concerns. The efforts that people make to create a society that is more equitable, fair, and peaceful are leading to an increase in the degree to which they cooperate with one another. Countries that have undergone industrialization are now through the process of developing strong communities (Moedas, 2018).

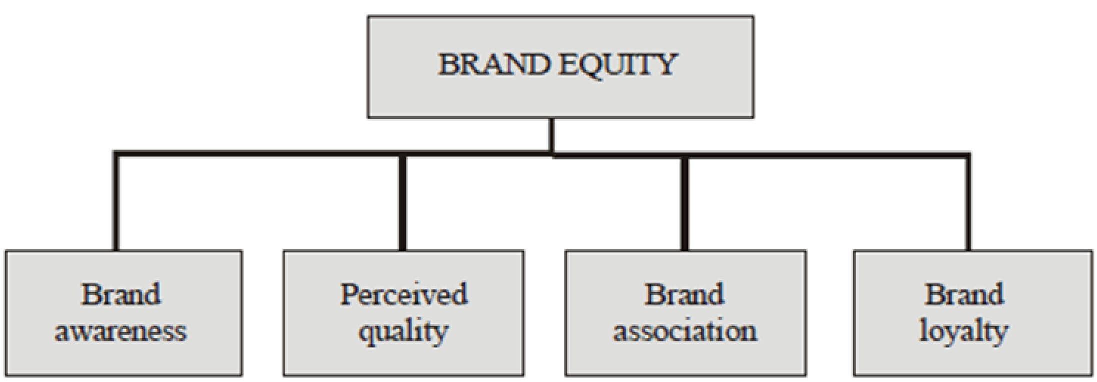

Figure 1 - Brand Equity Model

Source – As cited in (Edge, 2017)

As per the above model, it is now feasible to capitalize on the growing number of clients who are planning to purchase automobile products as services. The automobile manufacturers have reaped significant benefits as a result of above strategic choice, which has assisted them in preparing, positioning themselves as a quick and sustainable automotive industry solution supplier, and continuing to flourish (Edge, 2017).

- **Brand Awareness**

Brand awareness have the most significant influence on the purchasing decisions of customers. Discovering new services or concepts that could react favorably to an ongoing repositioning effort is one of the primary goals of increasing a company's brand recognition. This helps ensure that the target demographic is properly understood. There is a one-of-a-kind and growing market for automobiles, which may be investigated for potential prospects and used to improve their position in the market (Suder, 2020). To provide one example, automobile manufacturers have to come out with new products since the demand from customers is fluctuating due to changes in the environment, culture, and individual tastes. Companies that produce a wide range of items have an obvious need to develop novel approaches in order to assist their customers in keeping pace with the quickening pace of societal change (Ezeabogu, 2019).

- **Perceived Quality**

Perceived quality is concerned with establishing company's brabd image. Perceived quality generates a brand image. In the automotive industry, customer feedback about the quality of a product is of the utmost significance factor.

- **Brand Association**

Brand image may be examined further in terms of the brand associations it has with items sold in the automobile industry, and product development may stretch even further (Ashfaq, 2013). The last ten years have brought about significant shifts in many aspects of global culture and industry, most noticeably in terms of how individuals live their lives and do business. The millenial generations awareness of brands has expanded substantially, and consumers increasingly regard these companies to be genuine economic entities. Many businesses consider their brand to be their single most valuable asset due to the significance it has for them (Weber, 2019).

- **Brand Loyalty**

Loyalty to a company's brand is very necessary for the long-term success and continued existence of a business in an environment that is both competitive and dynamic. Plans for branding provide an explanation of the means and processes that may be used to realize branding goals while making the most efficient use of the resources already available to the organization. When it comes to customer loyalty, the products themselves, the prices, and the locations of various promotions are the most important factors. When it comes to business planning, fostering customer loyalty via brand loyalty is all about giving value to consumers and making sure they are aware of it (Scapens, R. W. (2016).

1.1 Empirical Findings

1.1.1 Brand Image

In order to be profitable and gain an advantage in the market, the image of the brand should not be something that can be readily replicated by other businesses and should be long-lasting. The items of a corporation will be designated for certain markets according to the product description as well as the features of the market. If they are emphasized in the brand's image, consumer characteristics or a widespread need or yearning may make a product more appealing to potential buyers (Chaudhry, 2017). When it comes to providing value to the company's clients, positioning encapsulates the component of the process that stands out the most. When a company analyzes a market and finds opportunities there, it needs to decide which of those opportunities it wants to pursue based on factors such as the market's potential for expansion, the level of competition, and the company's overarching goals (Ezeabogu, 2019).

1.1.2 Consumer Buying Behaviour

When studying customer behavior, it has been proved over and again that an organization's brand image is the single most significant element in predicting purchase habits and trends. The term "brand image" refers to a framework for the strategic management of the relationship with the consumer in the context of the field of marketing. This structure takes a number of factors into consideration, including the product, the location, the price, and the incentives that are being offered (Nisar, 2017).

1.1.3 Millennials generation consumers

It is a commonly held opinion that members of the millennial generation will spearhead the subsequent wave of technological advancement. The generation known as millennials is the one responsible for bringing about social transformation and social equality. Millennials are referred to as "the millennial generation" due to the distinctive qualities, and they are a group that has effectively integrated into communist society due to the capabilities that they possess as a consequence of their abilities (Weber, 2019). The capabilities of the millennial generation have developed to a larger degree than those of preceding generations. This generation is known as the generation of "impossible dreams." As a result of the millennial generation's propensity to test the limits of convention and engage in risk-taking behaviors, this cohort is sometimes referred to as the "multitasking" generation (Suder, 2020).

1.0 Methodology

1.1 Introduction to research methodology

In the research philosophy and design, adequate resources should be allotted, cross-functional participation should be solicited, and progress monitoring should be adopted to track both forward movement and deviations from the original plan. The actions that have been taken to make the necessary adjustments will ensure that the overall study approach as well as the study process itself will continue to be successful (Singh, 2018).

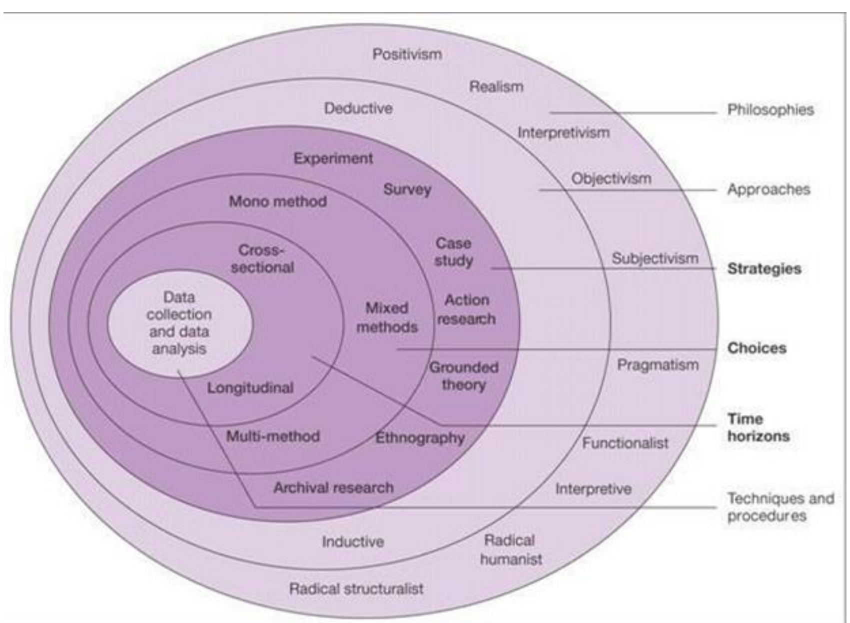

Figure 7 - Research Onion

1.1 Conceptual Framework

Researchers may identify how two or more variables are likely to be connected together in the future by using the conceptual framework that is presented further down in this article. Researchers refer to the aspects of a subject's personality or life that they are most interested in learning more about as "variables." The majority of the time, the conceptual framework is generated from an analysis of previous research and theories that have been conducted on the topic at hand (Moedas, 2018).

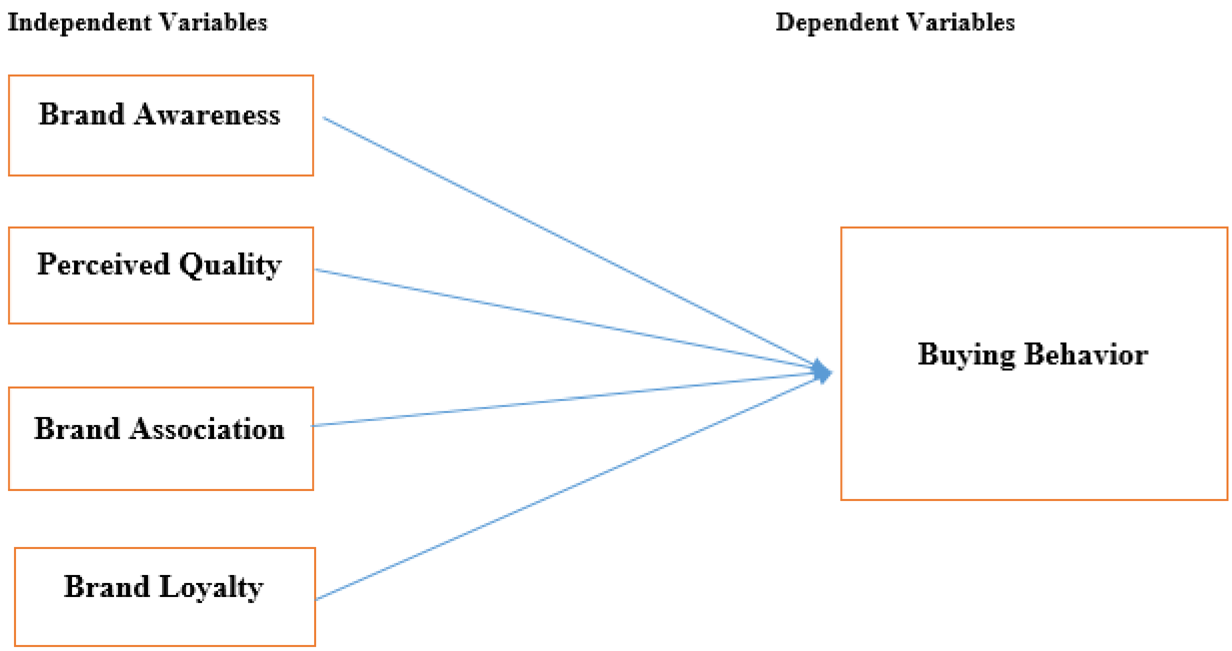

Figure 8 - Conceptual Framework

Source – Developed by Author

1.1 Research Strategy

When conducting an investigation, a researcher should have a research plan that serves as a roadmap to follow. Experiments, surveys, and case studies are some of the several methods that may be used in research. The research technique that will be used for this particular study will be the case study approach. As the examination of a single case or a small number of instances that are connected to one another that is automobileried out over a considerable amount of time.

1.2 Data Analysis

SPSS was used to do the analysis on the data. Since we started doing research based on transactions, we've gone on to doing research based on relationships, and now we're doing a new phase of information research. The most successful branding strategies are the ones developed by companies that make use of digital tools and resources, such as social media. Quantitative research often makes use of both descriptive and inferential types of statistics. The primary emphasis of descriptive statistics is on the presentation of data in the form of graphs, tables, percentages, or averages. In the field of management research, this statistical method is used rather often to do data analysis on specialized investigations.

1.3 Data Collection

The main and secondary approaches to data gathering are going to be the topics that are going to be investigated in depth in this specific research project. The Likert Scale questionnaire will serve as the foundation for primary research, and secondary research will be built on industry journal articles, papers on brand image, articles on consumer behavior, websites, and other secondary published sources as the foundation. The responses to the questionnaire will serve as the foundation for the primary research. The findings from the questionnaire will serve as the foundation for the secondary study.

1.4 Sampling

In the year 2022, there are now 626,000 people living in the metropolitan zone of Singapore and Malaysia, and of that number, there is a proportion of 43 percent of the population that consumes items related to vehicles. As a result, there would be a total population of 268,180 individuals included in the study. After then, the researchers used a technique called snow ball sampling to choose 382 samples from that pool. In addition to reducing the amount of time needed for product creation, this strategy also facilitates a more robust interaction between the automobile industry and its customers. Technical expertise and technological improvements in the automotive sector assist to enhance customer relationships, which in turn makes it possible for businesses to form more sustainable partnerships.

2.0 Data Analysis

2.1Chapter Introduction

This chapter's primary objective is, as the chapter's title suggests, to discuss the findings of earlier research. These findings include the findings of the initial study, the findings of a pilot study, and a comprehensive examination of the quantitative explanatory data obtained through a variety of questionnaires. This is going to be done since it is the most important thing for this chapter to do.

2.2 Quesrtionnaire respondants analysis

In order to fulfill the prerequisites for the data collection, a total of 352 questionnaires were sent through mail and an online survey was made accessible. The most recent recommendations for the industry recommend that we use this particular method of data collecting. Only 341 of the questionnaires were sent back, and 10 of them were thrown out because the information they included was insufficient; as a result, the total number of respondents is 331. The sample size was sufficient, and the response rate was on par with that of earlier studies on contact centers, in which managers and executives served as the study population. Response rates for these experiments varied anywhere from 15 to 49 percent, depending on the researcher.

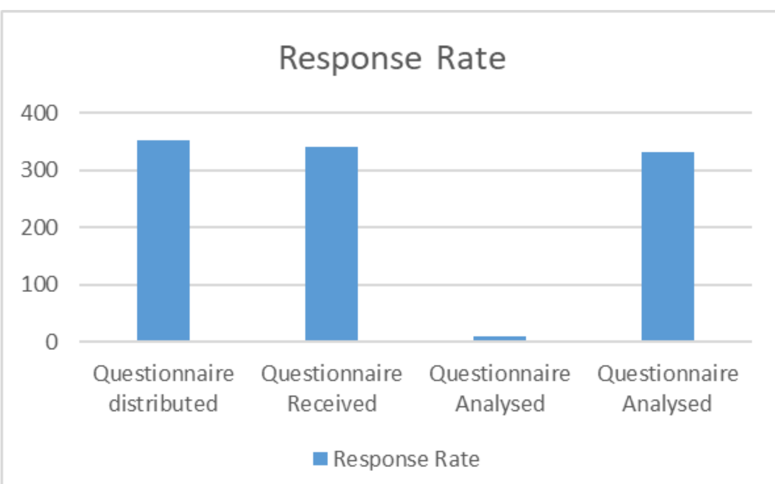

Figure 9 - Response Rate

1.1 Reliability test

According to the preceding diagram, the objective of the Researcher was to avoid obtaining duplicate comments from the same company. To accomplish this, they compared the responses they obtained via mail and online based on important criteria such as annual revenue, the number of consumers, and the number of years of experience. According to the statistics, people who reply to mail surveys are different from those who react online.

Independent variable	**Cronbach's alpha**
Brand Awareness	**0.724**
Perceived Quality	**0.798**
Brand Association	**0.728**
Brand Loyalty	**0.706**
Millenials buying behavior (Dependent)	**0.745**

Table 9 - Cronbach's Alpha

1.1 Vality testing

Use of a ternate-form of reliability, a type of dependability that may be used to determine whether or not an item is reliable, is to use a separate phrase for each question. This is a type of dependability that may be used to assess the validity of the following validity testing, which evaluates the purchasing behavior of consumers who are millenials using the five-factor dimensions. Products should not be the same, but rather similar, and tests should be automobileried out on the same persons at various intervals of time using the same individuals.

	KMO	***p-value of Bartlett's Test of Sphericity***	***Average variance E (AVE)***	***Composite Reliability (CR)***
Independent Variables				
Brand Awareness	*0.753*	*0.000*	*0.524*	*0.790*
Perceived Quality	*0.787*	*0.000*	*0.596*	*0.765*
Brand Association	*0.703*	*0.000*	*0.567*	*0.759*
Brand Loyalty	*0.778*	*0.000*	*0.559*	*0.712*
Organizational Culture	*0.705*	*0.000*	*0.509*	*0.803*

Dependent Variable				
Millenials buying behavior	*0.763*	*0.000*	*0.676*	*0.711*

Table 10 - Reliability Analysis

1.1 Hypothesis testing

1.1.1 Correlation test

Correlation between Brand Awareness and Millenials buying behavior

The study that follows places a significant amount of weight not only on the functions of independent and dependent variables, but also on the measurement scales that were used. It is important for variables to be able to take on a variety of functions depending on the situation. For instance, taking on one function in one environment and another in another might assist explain the effect of the variables based on the data collecting processes that were used. This is a very important factor to take into account when thinking about the kind of research design that is being considered.

Ho1: Brand Awareness has no impact on the Millenials buying behavior

Ha1: Brand A

		Millenials buying behavior
Brand Awareness	Pearson Correlation	.722**
	Sig. (2-tailed)	0.698
	N	341

Table 12 - Correlation One

- ***Correlations between Perceived Quality and Millenials buying behavior***

The following result illustrates how the fixed values of one variable, x, and the varying values of another vari influence a distribution. Comparison of the distribution is done with the use of a linear function. The primai point is on the interrelationship that exists between these many constituent parts.

Ho2: Perceived Quality has no impact on the Millenials buying behavior.

Ha2: Perceived Quality has an impact on the Millenials buying behavior.

		Millenials buying behavior
Perceived Quality	Pearson Correlation	.712 **
	Sig. (2-tailed)	0.000
	N	341

Table 13 - Correlation Two

wareness has an impact on the Millenials buying behavior

- **Correlation between Brand Association and Millenials buying behavior**

According to the survey, there is a clear link between the Millenials' association with brands and their purchasing habits. Because the p-value is lower than 0.05 in this instance, the hypothesis that was tested (h3) may be considered to be correct. The researchers came to the conclusion, in light of these data, that conscientiousness may have an influence on the behavior of consumers; however, this would be the case only under certain conditions. provided that customers are truly conscientious, motivated, and dedicated to improving the performance of the automotive sector by their own activities. This identified conscientiousness as a significant signal in the process of exerting influence over the behavior of consumers.

Ho3: Brand Association has no impact on the Millenials buying behavior

		Millenials buying behavior
Brand Association	Pearson Correlation	.785**
	Sig. (2-tailed)	0.000
	N	341

Table 14 - Correlation Three

- ***Correlation between Brand Loyalty and Millenials buying behavior***

Due to the fact that the significant value is bigger than 0.05, the dependent variable of the brand loyalty (H does not have an influence on the behavior of customers. This is shown by the fact that the p value is m which demonstrates the point. As a direct result of this, the null hypothesis (H4) can no longer be supp

Ho4: Brand Loyalty have no impact on the Millenials buying behavior.

Ha4: Brand Loyalty has an impact on the Millenials buying behavior

		Millenials buying behavior
Brand Loyalty	Pearson Correlation	.700**
	Sig. (2-tailed)	0.799
	N	341

Table 15 - Correlation Four

4.6 Chapter summary

No	Hypothesis	Accepted
H1	Brand Awareness have an impact on Millenials buying behavior because it has a positive impact.	Accepted
H2	Perceived Quality has an impact on Millenials buying behavior because they are positively correlated.	Accepted
H3	Brand Association has an impact on Millenials buying behavior because they are positively correlated.	Accepted
H4	Brand Loyalty has an impact on Millenials buying behavior because it has a positive impact.	Accepted

Table 17 - Summary of Findings

1.0 Conclusion

This investigation will center on one variable that is dependent in addition to four variables that are independent of one another. The following are the five components that make up this attribute set: brand awareness, perceived quality, brand association, and brand loyalty. In order to make it easier to collect information, a questionnaire was prepared and sent to the people who were going to be the focus of the investigation. Do not be critical of consumers when they fall short of their goals; rather, present them with encouragement in the form of non-financial benefits such as praise or a modest gift when they do not fulfill their expectations. Do not condemn customers when they fall short of their goals. When a client contributes an unique thought that paves the way for a business to increase its income, the business has the opportunity to make modifications to elements such as the clients' degree of brand understanding or familiarity. However, they should never regard consumers who come up with an idea that will assist the firm boost sales revenue as a failure, particularly if the notion originates from a client. This is especially important if the customer came up with the idea. Customers whose purchases do not contribute to the realization of the company's goals will not have their sentiments hurt or feel guilty when they are in the same room as other customers who are successful as a result of this, and as a result, they will not have their emotions hurt. When more people are given the opportunity to take part in the activities of brand management, the actions of consumers will become an ever more significant role in deciding the level of success that will be achieved by these attempts.

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Mohamed Nizam Fathima Nifroosha *Sri Lanka*	**Critical Analysis of work stress and its impact on millennial generation lifestyles**

Abstract

This research elaborates about the work stress and its impact on millennial generation lifestyles. This study will primarily concentrate on the banking industry in Dubai as its primary topic. Employers in the banking industry need to use efficient methods of stress management in order to boost employee productivity and improve their ability to make decisions. The act of workers of a firm sharing their knowledge and areas of expertise with the rest of the organization leads to an increase in the productivity of that company. In today's increasingly competitive markets and firms, one of the most effective methods to maintain a competitive advantage is to create an educated and well-informed staff. This may be accomplished in a number of different ways. The vast majority of people who work in banks in today's contemporary society are worried about stress, which is becoming an increasingly widespread issue. When employed by some psychologists, the word "stress" refers to both the factor that causes the stress as well as the stimulus that results from it. People could have some form of physiological or psychological reaction as a consequence of going through something difficult or being in a potentially dangerous scenario. There are both internal and environmental factors that contribute to stress that is brought on by one's job. To provide an example, an individual's personality is considered an internal feature, but work-related stresses are an example of an external effect. One school of thought maintains that stress is the single factor that contributes to the health issues and exhaustion experienced by bank personnel. Several models, such as those for stress management and organizational performance, have been the subject of research that has conclusively shown this to be the case. It is possible to classify solutions for managing stress into one of two primary categories, organizational strategies or individual strategies, according to the adverse consequences that they are intended to mitigate. There are strategies available for coping with stress in the workplace that is tied not just to one's job but also one's personality. Reducing stress in the workplace should be a priority for all bank workers, as well as management and senior staff members.

1.0 Introduction

1.1 Background Introduction

Staff members in the banking business are worried about the stress brought on by their jobs. Many workers are being worn down by the demands of their superiors and the customers, which is causing them to consider quitting their positions. They also allege that they do not get enough compensation for the extensive effort that they put in to ensure that their customers receive the highest possible level of service (Kan & Yu, 2016). On the one hand, there was a significant correlation between extrinsic effort and over-commitment, while on the other, there was a link between emotional tiredness and depersonalization. A further research demonstrated that there is an inverse relationship between the sensation of reward and the sensations of emotional weariness and depersonalization. Nevertheless, there was a favourable connection between individual achievement and reward. The gender of the employee also plays a role in the mediating influence that psychological capital has on the stress of the job.

A person's emotional and interpersonal stress reaction is referred to as job stress when it occurs in the setting of the workplace. When determining an individual's degree of stress at work, one must consider how they feel about their personal health and well-being in relation to their employment. Stress has the potential to unexpectedly lead to a multitude of issues inside a business. Workers who deal directly with customers are more prone to experience burnout than those who deal with inanimate items because they feel a greater sense of responsibility for the health and happiness of their customers (Boyle et al., 2020).

1.2 Problem Identification

As a direct result of the global economy and the deregulation of market forces in recent decades, there have been a number of significant shifts in the manner in which financial services are provided to customers and marketed. This is particularly true in regard to the manner in which work is organized and carried out within the sector. The manner in which work is structured and carried out in this sector has undergone particularly significant transformations in recent years. Bank personnel saw significant shifts in their day-to-day work life as a direct result of the introduction of new technology and organizational structures (Khalatbari et al., 2013).

As a result of the ongoing global financial crisis as well as significant structural shifts in the business, the banking sector is now going through an especially challenging period. The restructuring of Dubai's industrial sector is mostly the result of a huge number of internal mergers and acquisitions (M&A), which are generally driven by strategic concerns rather than financial failures. These M&A have taken place during the last several years. Therefore, the banking sector as a whole, as well as individual banking organizations, were both affected by the mergers and acquisitions that took place (Crane et al., 2019).

1.3 Research Question

The questions of the research are:

- How work stress impact on millennial work life balance?
- What are the key reasons of work stress in banking sector Dubai?
- What is the relationship between work stress of millennial work life and organizational performance?

1.4 Aims and Objectives

1.4.1 Aim of the research

The aim of the research is

"To analyse the impact of the work stress on young generation life style in banking sector"

1.4.2 Objectives

The objectives of the research is

- Evaluate how work stress impact on millennial work life balance
- Evaluate key reasons of work stress in banking sector Dubai

- Evaluate the relationship between work stress of millennial work life and organizational performance.

2.0 Literature Review

2.1 The Literature Overview

This study presents the findings of an inquiry on the influence that stress caused by job has on the lives of young bankers. It is more crucial than ever for a firm to be able to recruit and keep a skilled personnel in the current environment of competition in the business world. Banking is the most sought-after industry in society and it has the best reputation in the community, so it has had a relatively trouble-free existence up until this point (Evans Frimpong-Manso, 2018). When it comes to the great majority of bank workers, stress is increasingly being recognized as a potential threat to public health. People in the workplace are attempting to identify the factors that are contributing to their stress. Some psychologists are of the opinion that the most significant contributors to stress in the job are factors such as workload, scheduling and disagreements with co-workers or superiors (Kan & Yu, 2016).

2.2 Theoretical Findings

2.2.1 Stress Management Strategy Model

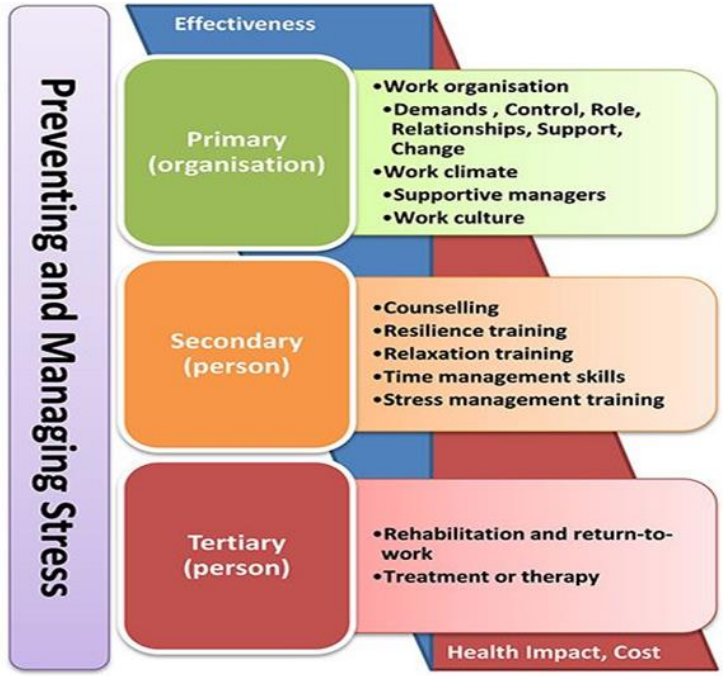
The following model acknowledges the connection between stress at work and the lifestyle choices made by younger generations. As a result, it suggests that organizations may delegate more and concentrate on the most crucial aspects of their operations. The recognition of the significance of knowledge will contribute to an increase in the value placed on stress management, which will have a positive effect on employee satisfaction and retention (Biaczyk et al., 2020). To be a successful employee, stress management is one of the most important talents a person can possess.

Source -(Siyambalapitiya & Sachitra, 2019)

This demonstrates not just a high degree of intellectual clarity but also a capacity to deal with stress in a productive manner. When everyone on the team is able to communicate well with one another, it is much simpler for each individual to understand what precisely is expected of them as part of the team. In its capacity as a leader, the banking sector is obligated to provide detailed details on the standards to which the team is held, as well as any stress management techniques that they are expected to use (Walden, 2013).

1.1.1 Preventing and Managing Stress Model

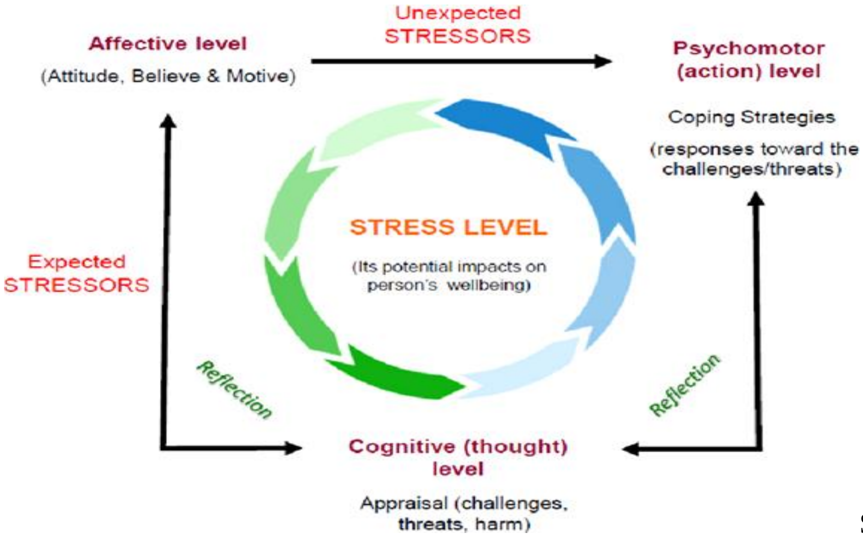
As workers, millennials have the responsibility of proving achievement via success stories, cultivating a team that is much more engaged and focused, communicating for the purpose of improvement and managing the team. The ability of employees to effectively connect with other stakeholders outside of a business is just as important as the management of stress inside the organization itself (Newswire, 2015).



It is essential for workers to have the ability to effectively manage their own stress while also receiving consistent assistance from their colleagues in this area. Employees who have received training in the management of stress will have an easier time communicating with one another and requesting support when they are in need of it. Employees need to engage in consistent conversation with one another while on the job. Do not overcomplicate matters; if you do, there is a risk that the group may get lost (Doherty et al., 2017).

1.1.1 Employee stress and performance model

In order to have effective communication and to be a competent leader, one must first manage the complex web of relationships that exists in the environment. Everyone who works here is expected to have a significant amount of expertise. A communication style that is both clear and exact will not only assist in the development of stronger ties inside the firm, but it will also provide the group a more distinct awareness of its own sense of direction and purpose. (Goyal et al., 2016).



Source:(Panomrit et al.,2017)

1.1 Empirical Findings

1.1.1 Millennial life style

As a result of the lifestyle management of the younger generation, the brand image of the bank is improved and the bank acquires new customers who are likely to be customers for the long term. The stress that employees feel while they are doing their jobs will have a negative impact on the organization's ability to achieve its strategic objectives. If the firm has a favourable image and reputation associated with its brand, it will be much easier for it to achieve the strategic objectives it has set for itself than if the company is unknown. An organization's financial performance and profitability will improve as a direct result of effective lifestyle management, which will in turn, lead to a rise in shareholder value. In addition to this, it differentiates the company from its rivals, which will ultimately result in improved market positioning for the brand and increased pricing (Hlatywayo et al., 2014).

1.1.2 Stereotype Millennials

People's social and emotional development has been influenced throughout history by a variety of factors, including global and technological breakthroughs, alterations in economic conditions and ongoing social movements. The millennial generation has developed their socio-cultural perspective on the world in large part as a result of the experiences that they have had in common. This viewpoint has acted as a compass for them in the process of forming connections, which has in turn, informed the activities that they have taken (Khalatbari et al., 2013). According to the data that is now available, it is a given that individuals are influenced by and pick up values from their parents and communities throughout their lives and that they often have similar fundamental principles throughout their lives. Emerging adults are beginning to see society in a different manner than earlier generations due to the fact that they are becoming more aware of their environment as they age. During the time of the Baby Boom, the majority of people who were 22 or 23 years old in industrialized societies were married, had at least one child and were well on their way to acquiring a mortgage (Crane et al., 2019).

1.1.3 Work stress on millennials

Stress in the workplace may be brought on by the constant reading, developing, sharing and management of a company's information and expertise. Previous experiences, regardless of how fruitful or unsuccessful they were, may be a potential source of stress in the job. Stress management in the workplace may result in an increase in the overall productivity of the firm according to

Marquez et al. (2019). If workers are better able to control their stress, they will be in a better position to make judgments and will perform more effectively overall. As a consequence of this, it raises one's level of situational awareness and improves one's capacity to understand and implement industry standards in the workplace (Kishori & Vinothin, 2016).

Employees that have personalities that lend themselves to influence may help establish a charismatic or transformational style of leadership. This not only helps the staff remain engaged and motivated in the company, but it also assists them in achieving the goals they have set for themselves to remain employed there. As a direct result of the company's efforts to shape the way its younger workers live their lives, the business will improve and become more productive, which will allow it to grow even further (Cahyaningtyas & Santosa, 2021). Employees are required to keep the team engaged in order to accomplish the strategic objectives in order for the banking company to function as a service network. This will not only result in less employee turnover and waste but it will also provide the company a competitive edge in the market and make it possible to increase their profit margin (Prabhakaran & Rajandran, 2019).

1.1.4 Types of stress involves in banking sector

According to the findings of a number of separate researches, these are the two factors that contribute most significantly to stress in the workplace. The drop in productivity may be traced back to a problem that occurred at work. Workplace stresses may take many forms, including job requirements, job position, work overload/underload, organizational change and others. Other stressors might also be present (Ilies & Metz, 2017). According to the findings of a number of studies, the requirements of the job are the primary contributor to stress in the workplace. For instance, exposure to danger and risk may elevate the difficulty of and stress associated with a work over time. People who work in occupations that often put them in danger of bodily harm have a responsibility to find strategies to lessen the amount of stress in their lives on a daily basis. Concerns pertaining to one's role, such as contention and ambiguity, might also be problematic (Hussein Ali et al., 2017).

1.1.4.1 Time Stress

Employees in the financial sector need to be aware of how and where they may communicate with their internal and external stakeholders in order to fulfil their strategic goals on time; nevertheless, the vast majority of these workers are unable to meet the deadlines that have been set (Rifai et al., 2019).

1.1.4.2 Anticipatory Stress

Before settling on a course of action on any of the many organizational issues that need to be resolved, some of which are essential to the achievement of the company's goals, it is necessary to do thorough research on these issues. Dealing with the impacts of expected stress is one of the many worries and difficulties that are inherent to the banking industry. In order for the leadership of the banking sector to be able to take corrective action in response to the anticipated pressures, there has to be an application of the concepts of stress level (Made et al., 2020).

1.1.4.3 Situational Stress

Although there are situations in which a dominating style of leadership is suitable, the most of the time, the leadership of the organization is democratic in character, visionary and focused on coaching. The company is able to make the most effective choice possible because to the continual attention that is paid to the front-line employees of the bank whenever there is a change or an action (Evans Frimpong-Manso, 2018).

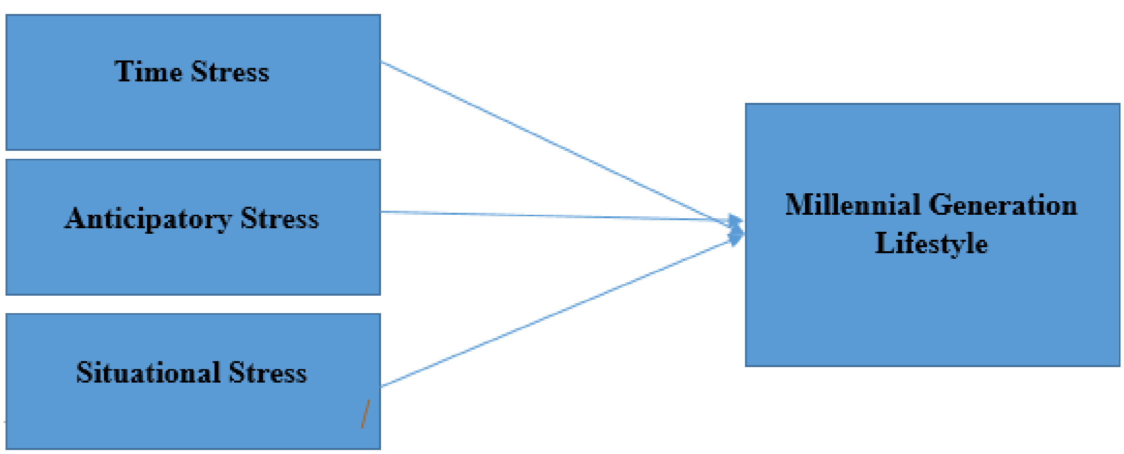
2.0 Methodology

2.1 Chapter Introduction

In the report, the technique used in the inquiry is broken out in great detail. In order to maximize the effectiveness of the information collection process, the method that is employed to get the information is almost always quantitative and well described. It is essential to disclose the research approach that was used in that work so that the target audience or readers may evaluate the study and determine whether or not it is legitimate. Quantitative research, on the other hand, generates data that can be quantitatively analyzed. The need of doing quantitative analysis has been underlined in order to get the essential figures that are required to support the conduct of the investigation. Quantitative data will reveal whether or not it is necessary to do the study if it is going to have an impact on a certain population of individuals. In this sense, the report has sufficiently explained why it was required to conduct the study. The results and recommendations of the research are in jeopardy since there is a strong possibility that the data will be complete. Because there is not enough information available, one cannot arrive at a conclusion about the matter at hand. The data gathering for the report relied on only one source of information throughout its whole.

2.2 Conceptual Framework

It is a structure that may either retain or support research hypotheses and it serves as the conceptual foundation for the investigation. In this part, we will discuss the concept of why the issue arises in the first place. Theorizing provides a foundation for doing research; in other words, it clarifies why it is important to provide an answer to the issue posed by a research challenge at all. A theory is everything that the theoretical framework consists of. The conceptual framework of the study may be broken down into the following.



1.1 Research Philosophy

As a direct result of this, the social sciences and other sub-disciplines of philosophy may gain something from epistemologies such as positivism and interpretivism. Every single scientific result, in accordance with interpretivism, has to be understood in the context of society and statistical evaluations of these findings are not possible. This is a common expression used in quantitative research. Interpretivists are of the opinion that the challenges they encounter in their research are inescapable features of the human condition and need to be tackled in that light.

1.2 Research Strategy

Researchers use a method known as a research plan in order to identify the aspects of their subject that provide challenges as well as opportunities for improvement. The researchers decided to conduct a survey as their method of data collection in order to bring their inquiry to a successful conclusion. These aspects are evaluated in terms of their contributions to net value as well as their degree of controllability and the findings are then utilized to decide what steps will be taken in the future. The level of effect exerted by each component has been ranked as either high, medium, or low. A comprehensive investigation is performed during the strategy session as part of the survey approach in order to get an understanding of the current situation (Bedoin & Scelles, 2015).

1.3 Research Approach

The deductive method is the one that will be used for the research. On the basis of this identification of the deductive method, it is possible to decide on conversion strategies for weaknesses and threats, as well as matching strategies for strengths and opportunities, which can be referred to in order to make the research process simpler. These strategies can be used to convert or match strengths and opportunities with weaknesses and threats. In addition, the use of this tactic would make the overall objective of the research more effectively attainable.

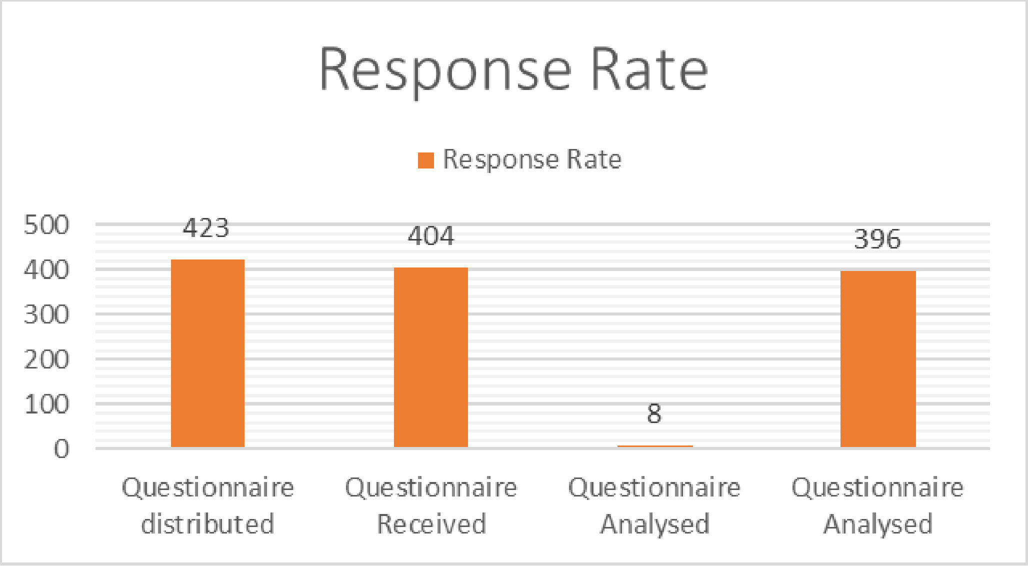
1.4 Sampling

In this case, researcher selected 377 samples based on Krejcie and Morgan (1970), and the sampling method would be snow ball sampling method. The total population of the research would be number of bankers, this would be approximately 22000 in the selected region.

1.0 Data Analysis

1.1 Quetionnaire respondants analysis

In this case the analysysed questionnare would be 396.



1.1 Reliability

The degree to which an experiment, test, or method of measurement can be carried out in a consistent manner is referred to as its "reliability." Dependability may also be thought of as the degree to which measurements are free of errors and as a consequence, provide findings that are consistent with one another. As a result of achieving Alpha values larger than zero, the internal consistency and dependability of the measurements may be characterized as being "excellent".

Case Processing Summary

Variables	N	Outcome
Time Stress	396	0.890
Anticipatory Stress	396	0.863
Situational Stress	396	0.845
Millennial Generation Lifestyle	396	0.812

4.3 Correlation Analysis

4.3.1 Relationship between Time Stress & Millennial Generation Lifestyle

The link between time stress and the lifestyle of members of the millennial generation has the biggest influence on the degree of motivation and the quality of performance shown by this generation.

Correlations

		Time Stress	Millennial Generation Lifestyle
Time Stress	Pearson Correlation	1	.634**
	Sig. (2-tailed)		.000
	N	100	100
Millennial Generation Lifestyle	Pearson Correlation	.634**	1
	Sig. (2-tailed)	.000	
	N	100	100

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

1.1.1 Relationship between Anticipatory Stress & Millennial Generation Lifestyle

It has been determined that anticipatory stress should be taken into account and that efforts should be made to assist workers in managing anticipatory stressful situations in order to achieve this goal. This determination was reached based on the relationship between anticipatory stress and the lifestyle of the millennial generation. They will operate better and more smoothly in the workplace as a result of the high degree of job satisfaction they have, which will assist the firm in accomplishing the greatest number of its goals and objectives.

Correlations

		Anticipatory Stress	Millennial Generation Lifestyle
Anticipatory Stress	Pearson Correlation	1	.527**
	Sig. (2-tailed)		.000
	N	100	100
Millennial Generation Lifestyle	Pearson Correlation	.527**	1
	Sig. (2-tailed)	.000	
	N	100	100

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

4.3.3 Relationship between Situational Stress & Millennial Generation Lifestyle

Relationship between environmental stress and the lifestyle of the millennial generation must be subjected to regula inspections by management in order to ascertain whether or not members of the millennial generation workforc exhibit any indicators of being exposed to environmental stress. It is necessary for the company to provide its worke of the millennial age with orientation and training so that they may remain healthy and free of situational stress.

Correlations

		Situational Stress	Millennial Generation Lifestyle
Situational Stress	Pearson Correlation	1	.600**
	Sig. (2-tailed)		.000
	N	100	100
Millennial Generation Lifestyle	Pearson Correlation	.600**	1
	Sig. (2-tailed)	.000	
	N	100	100

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

1.0 Conclusion and Recommendation

The findings of the data analysis indicate to the fact that the high levels of stress experienced by workers of the millennial age who work in banks contribute to poor performance on the job. It has been shown that an individual's tolerance level determines the degree to which they are affected by a stressful event and the degree to which they actively seek out answers via research. Workers experienced a high degree of stress as a result of a big workload, short deadlines and a lack of management style and workplace culture, all of which impeded their capacity to perform at their absolute best. This caused the stress levels to rise to unhealthy levels. It is not unusual for persons working in the financial business to report feeling nervous about their jobs. The problem is simply that insufficient attention is being paid to them. Instead of being recognized as a significant issue that requires addressing, stress in the workplace is often seen as a normal part of working life. Both the management approach and the culture of the organization are flawed and the employees complain that the culture places unnecessary restrictions on their work. In addition, the discontentment of employees who are members of the millennial age with their jobs is the primary source of worry for these workers. They seem to be tormented by the anxiety that they may lose their jobs at any moment. In the past, people tended to see stress as either an unavoidable side effect of today's modern working life or a problem related to health care. On the other hand, the financial effect that this issue has on companies is not given nearly enough consideration. Stress may have an adverse effect on all three of these capabilities, in addition to a person's ability to interact with other people in the world. The majority of the time, people experience stress because they either do not have sufficient job opportunities or they have an excessive amount of work that does not offer them with sufficient levels of happiness. It's possible that disagreements with superiors, co-workers or customers are also significant causes of stress in your life. In addition to a person's effectiveness at work, the stress of their job may negatively impact not just their health but also their relationships and their life at home.

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