



# A Study on Time Management towards Services Industries in Salem District

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## ABSTRACT

The banking sector is one of the biggest service sectors in India and now days is in a way to attract the biggest market of Asia in investment. The banking sector today is focusing on how to provide efficient services to its customers. The Indian Banking System consisting of various public and private sector financial institutions whose objective is serving the people for their financial and economic needs. This century has been full of innovations: new technologies, new products, new services and a plethora of new industries have emerged. Yet the call for innovation in business, especially in financial services, has never been more intense. Although research on this topic exists, there is no empirical evidence regarding the critical factors influencing customer adoption of electronic banking innovation in Ghana's banking industry. The aim of this article is therefore to investigate the factors influencing the adoption of financial innovation in Ghana's banking industry. Surveys were conducted involving clients of the banks in the country. This study focuses on banking service quality and identified various factors of banking service quality, i.e., access, communication, competence, credibility, reliability, responsiveness, security, tangibility, Courtesy and understanding. Main objective of the study is to understand and analyze the service quality dimensions and customer satisfaction level with banking services on banking sectors.

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## What is "Time Management?"

"Time management" refers to the way that you organize and plan how long you spend on specific activities.

It may seem counter-intuitive to dedicate precious time to learning about time management, instead of using it to get on with your work, but the benefits are enormous:

- Greater productivity and efficiency.
- A better professional reputation.
- Less stress.
- Increased opportunities for advancement.
- Greater opportunities to achieve important life and career goals.

Failing to manage your time effectively can have some very undesirable consequences:

- Missed deadlines.
- Inefficient work flow.
- Poor work quality.
- A poor professional reputation and a stalled career.
- Higher stress levels.

Spending a little time learning about time-management techniques will have huge benefits now – and throughout your career.

It seems that there is never enough time in the day. But, since we all get the same 24 hours, why is it that some people achieve so much more with their time than others? The answer lies in good time management.

The highest achievers manage their time exceptionally well. By using the time-management techniques in this section, you can improve your ability to function more effectively – even when time is tight and pressures are high.

Good time management requires an important shift in focus from activities to results: being busy isn't the same as being effective. (Ironically, the opposite is often closer to the truth.)

Spending your day in a frenzy of activity often achieves less, because you're dividing your attention between so many

different tasks. Good time management lets you work smarter – not harder – so you get more done in less time.

## Introduction



When you think about "time management," what comes to mind? The word "management" implies taking an active role in choosing how time is used, as opposed to just letting things happen or allowing others to plan. It also implies that there is a degree of decision-making involved, which can include setting goals and priorities, manipulating resources, monitoring progress, and taking responsibility for the outcome. We can't change or alter time - every day has the same number of hours, every hour the same number of minutes, so the term "time management" isn't really an accurate term for this skill. Time management really means self management — we manage ourselves to make the most of time. Time is a static phenomenon, yet minutes may seem to crawl by during a long wait in a line-up, and somehow weekends pass all too quickly. The inconsistencies in our perception of the passage of time are very indicative of the connection between time management and things like motivation concentration). That's why time management is closely connected with learning and study issues at the university level. It's probably the single most important

skill necessary for success at university. How you use your time has a major impact on your academic accomplishments, satisfaction, and stress level.

Once you get yourself into work do you need to take a few moments to compose yourself? Perhaps you get a coffee and relax by chatting with a co-worker on your way to your desk. When you sit down you see five items that need immediate attention (some left over from yesterday) and the phone starts ringing.

Our one day Introduction to Time Management course, provides managers with a range of the necessary skills, additional knowledge and sample planning tools to help manage their time more efficiently. Organisations operate in environments of continuous change. Changes in company strategy, the introduction of new products and increasing demands from customers all serve to challenge the knowledge and skills of managers. Effective communications and training are a prerequisite for any company who wishes their teams to adapt & deliver excellent results, but this is not enough.

Target Group Line managers/supervisors or anyone need to balance a wide range of responsibilities.

Here are 10 ways that you can use to improve your time management skills and increase productivity.

1. Delegate Tasks: It is common for all of us to take more tasks than our desired potential. This can often result in stress and burnout. Delegation is not running away from your responsibilities but is an important function of management. Learn the art of delegating work to your subordinates as per their skills and abilities.

2. Prioritize Work: Before the start of the day, make a list of tasks that need your immediate attention as unimportant tasks can consume much of your precious time. Some tasks need to be completed on that day only while other unimportant tasks could be carried forward to next day. In short, prioritize your tasks to focus on those that are more important.

3. Avoid Procrastination: Procrastination is one of the things that badly affect the productivity. It can result in wasting essential time and energy. It should be avoided at all costs. It could be a major problem in both your career and your personal life.

4. Schedule Tasks: Carry a planner or notebook with you and list all the tasks that come to your mind. Make a simple 'To Do' list before the start of the day, prioritize the tasks, and make sure that they are attainable. To better manage your time management skills, you may think of making 3 lists: work, home, and personal.

5. Avoid Stress: Stress often occurs when we accept more work than our ability. The result is that our body starts feeling tired which can affect our productivity. Instead, delegate tasks to your juniors and make sure to leave some time for relaxation.

6. Set up Deadlines: When you have a task at hand, set a realistic deadline and stick to it. Try to set a deadline few days before the task so that you can complete all those tasks that may get in the way. Challenge yourself and meet the deadline. Reward yourself for meeting a difficult challenge.

7. Avoid Multitasking: Most of us feel that multitasking is an efficient way of getting things done but the truth is that we do better when we focus and concentrate on one thing. Multitasking hampers productivity and should be avoided to improve time management skills.

8. Start Early: Most of the successful men and women have one thing in common. They start their day early as it gives them time to sit, think, and plan their day. When you get up early, you are more calm, creative, and clear-headed. As the day progresses,

your energy levels starts going down which affects your productivity and you don't perform as well.

9. Take Some Breaks: Whenever you find yourself for 10-15 minutes, take a break. Too much stress can take toll on your body and affect your productivity. Take a walk, listen to some music or do some quick stretches. The best idea is to take off from work and spend time with your friends and family.

10. Learn to say No: Politely refuse to accept additional tasks if you think that you're already overloaded with work. Take a look at your 'To Do' list before agreeing to take on extra work.

### **How to manage your time effectively**

#### **Why use time management skills?**

*It's important that you develop effective strategies for managing your time to balance the conflicting demands of time for study, leisure, earning money and job hunting. Time management skills are valuable in job hunting, but also in many other aspects of life: from revising for examinations to working in a vacation job.*

Sometimes it may seem that there isn't enough time to do everything that you need to. This can lead to a build up of stress. When revising for examinations, or during your final year when you have to combine the pressures of intensive study with finding time to apply for jobs good management of your time can be particularly important. Once we have identified ways in which we can improve the management of our time, we can begin to adjust our routines and patterns of behaviour to reduce any time-related stress in our lives.

#### **What skills are required for effective time management?**

*Some of these skills including setting clear goals, breaking your goals down into discreet steps, and reviewing your progress towards your goals are covered in Action Planning. Other skills involved include prioritising - focusing on urgent and important tasks rather than those that are not important or don't move you towards your goals; organising your work schedule; list making to remind you of what you need to do when; persevering when things are not working out and avoiding procrastination.*

### **Time Management Techniques and Systems Time Management Skills Techniques, Free Templates And Tools, Tips And Training**

Here are practical tips, tools and skills to improve time management. Time management starts with the commitment to change. Time management is easy as long as you commit to action. You can train others and improve your own time management through better planning; prioritising; delegating; controlling your environment; understanding yourself and identifying what you will change about your habits, routines and attitude.

The key to successful time management is planning and then protecting the planned time. People who say that they have no time do not plan, or fail to protect planned time. If you plan what to do and when, and then stick to it, then you will have time. This involves conditioning, or re-conditioning your environment. For people who have demands placed on them by others, particularly other departments, managers, customers, etc, time management requires diplomatically managing the expectations of others. Time management is chiefly about conditioning your environment, rather than allowing your environment to condition you. If you tolerate, and accept without question, the interruptions and demands of others then you effectively encourage these time management pressures to continue.

Time management has enormous implications for organisations and the whole economy. See the astonishing.

The urgent/important matrix tool offers very quick easy improvement in time management

### **How to Manage Time with 10 Tips That Work**

Chances are good that, at some time in your life, you've taken a time management class, read about it in books, and tried to use an electronic or paper-based day planner to organize, prioritize and schedule your day. "Why, with this knowledge and these gadgets," you may ask, "do I still feel like I can't get everything done I need to?"

The answer is simple. Everything you ever learned about managing time is a complete waste of time because it doesn't work.

Before you can even begin to manage time, you must learn what time is. A dictionary defines time as "the point or period at which things occur." Put simply, time is when stuff happens.

There are two types of time: clock time and real time. In clock time, there are 60 seconds in a minute, 60 minutes in an hour, 24 hours in a day and 365 days in a year. All time passes equally. When someone turns 50, they are exactly 50 years old, no more or no less.

In real time, all time is relative. Time flies or drags depending on what you're doing. Two hours at the department of motor vehicles can feel like 12 years. And yet our 12-year-old children seem to have grown up in only two hours.

**Here's a free time management task scheduler template based on the above.**

Try to plan and defend time-slots for everything that you do. Make lists and work to them. You are at your most efficient the day before you start your annual leave. If you really want to you can be this well-organised every day. You must also plan time slots for unplanned activities - you may not know exactly what you'll need to do, but if you plan the time to do it, then important things will not get pushed out of the way when the demand arises.

Use the test: is this urgent or important? A job may be terribly important, but may not need doing now. Get the genuinely urgent jobs out of the way first, and don't allow yourself to be distracted by the bigger jobs that you can do later. The following matrix tool will help you manage your time according to urgent/important task response, prioritising and planning. It is based on, and extends, the time management matrix featured in Stephen Covey's Seven Habits Of Highly Effective People.

### **Urgent and Important Time Management Matrix**

*The judgement as to whether activities are urgent, important, both or neither, is crucial for good time management. Most inexperienced people, and people who are not good at time management, nor in managing their environment, tend to spend most of their time in boxes 1 and 3. Poor time managers tend to prioritise tasks (and thereby their time), according to who shouted last and loudest (interestingly, loudness normally correlates to seniority, which discourages most people from questioning and probing the real importance and urgency of tasks received from bosses and senior managers). Any spare time is typically spent in box 4, which comprises only aimless and non-productive activities. Most people spend the least time of all in box 2, which is the most critical area for success, development and proactive self-determination.*

### **Time Management Training**

*Here are some ideas for time management training. Focus on the practical issues. Time management training benefits from a practical approach. Time management theory is difficult to put into effect because problems are often caused by habit and environment, so training should concentrate on helping people*

*to implement necessary changes to their routine, planning and especially their response to others. Successful time management, especially for front-line or internal services staff, is about re-conditioning the environment, as much as making changes to personal planning and task completion.*

Work with the delegates to identify problems, solutions and then agree commitment to making changes, which need to be supported by line managers. Follow up with one-to-one mentoring and coaching (and involving managers to get their support). Particularly good improvements to time management can be achieved with small groups from the same department (max 4 training delegates) - comprising colleagues from the same work team. Small group sizes and short sessions, up to two hours each, enable a strong practical focus and results-based approach. Fortnightly sessions enable follow-up and identification of next actions and changes.

It takes a while to change time management - on-going follow-up is critical or it remains theory. Delegates are helped by group discussion about time management issues, causes, and personal difficulties in implementing change and control, which also allows the trainer to identify and coach solutions. Identify practical improvements and then formalise commitments to make changes (no need to do it all at once - identify solutions one by one; seek improvements in stages rather than strive for one big all-or-nothing change).

### **Effective Time Management**

If you are someone who never seems to have enough time in your life and you feel that you are always chasing your own tail then this Effective Time Management guide is for you. Learning how to save time and how to spend it effectively, particularly in the world of work, is a key ingredient in our overall performance. Developing techniques and strategies which help you manage your time effectively will in turn reduce the pressures on you and give you more time to yourself.

### **In the office**

Most of us work in offices ranging from enormous office blocks to the single room of a self-employed person. Whatever your circumstances make sure that your work area is well organised. Materials and equipment that you use often should be close to you, your lighting should be good to avoid headaches and eye strain - if you can, consider a desk light. Ensure that your chair is well designed and doesn't give you backache and that your desk is large enough to accommodate you and your equipment easily.

### **At your desk**

Take a look at your desk when you next sit down. If it is cluttered with papers, letters and files you will immediately feel 'snowed under' making you feel tense and frustrated. It will also mean that you spend longer finding things that you need and that work is not necessarily prioritised correctly. So clear it up and keep it clear. Try and keep paper off it and develop the knack of concentrating on one thing at a time and doing it well.

### **Paperwork**

Despite the advances in office technology we still generate mounds of paperwork. To ensure that you don't drown under a sea of it try to sort it into Action, Information, Reading and Waste Paper. Anything that can be dealt with quickly and simply - do it straight away - this positive approach will not only make you more effective but it will make you feel on top of your job.

When you are writing, try to keep your paper work clear, concise and as short as possible. Remember that some of the best ideas are the simplest and the best way to present them is to put your points in a logical order using presentation skills to

good effect. Your aim should be to only handle paper once.

### **Communication**

Despite huge advances in company communication systems from mobile phones through to email facilities, bad communication is still cited as a major problem for many companies.

Developing positive lines of communication with your colleagues at all levels is essential. Letting them know the information they need to know and vice versa can save enormous amounts of time and energy. Remember to copy the right people into memos and emails and give people a reasonable amount of time to respond.

### **Meeting deadlines**

If you have an urgent deadline to meet then this must be your priority. One hour of concentrated work is worth four hours work with interruptions. Let others in your office know that you don't want to be disturbed and if possible arrange for your telephone calls to be diverted. Another useful tip is to block out time in your diary so that you know that time is free, and work in a separate room.

### **Managing meetings**

The art of successful meetings is to work out in advance what the purpose of the meeting is ie, is it a briefing, is it a negotiation, is it to discuss ideas or a regular committee/department meeting with a set agenda. Whatever type of meeting, it is essential to agree in advance the timing with other participants ie, that you will start on time and work to an agreed deadline, and to work out an agenda that is specific and to the point.

### **Cluster activities**

Plan your day so that you cluster similar sorts of activities at the same time. For instance, carve out blocks of time to return phone calls and e-mails, administrative tasks, proposals, research and the like. Break up brain-draining activities such as writing reports with less demanding but still important tasks such as your daily reading. Use other activities as a break. For instance, you may find it effective to spend two hours researching a report, followed by responding to e-mails and voice mails, followed by three hours of writing the report.

### **Service industry**

The growth of the service industry in the past two decades has prompted a number of questions about this sector of the American economy and the reasons for this trend. Some questions about the growth of the service industry include: What is the service industry and what types of businesses operate in it? What are the trends in growth for the service industry and the reasons underlying its growth? How is the service sector affected by recessions and economic down-swings? What are the human resources issues associated with the service industry? How is offshoring affecting American service jobs? What is expected in the future for the service industry?

### **Service Industry Definition**

An industry made up of companies that primarily earn revenue through providing intangible product and services. Service industry companies are involved in retail, transport, distribution food services, as well as other service-dominated businesses. Also called service sector, tertiary sector of industry. See also primary industry, secondary industry.

### **Industry sectors**

- Primary sector of industry (the raw materials industry)
- Secondary sector of industry (manufacturing and construction)
- Tertiary sector of industry (the "service industry")

### **Major industries**

- Aerospace industry

- Agriculture (*see also Agribusiness*)
- Timber industry
- Tobacco industry
- Chemical industry
- Pharmaceutical industry
- Computer industry
- Software industry
- Construction industry
- Defense industry
- Arms industry
- Energy industry
- Electrical power industry
- Petroleum industry
- Entertainment industry
- Financial services industry
- Insurance industry
- Food industry
- Health care industry
- Hospitality industry
- Information industry
- Manufacturing
- Automotive industry
- Pulp and paper industry
- Steel industry
- Shipbuilding industry
- Mass media
- Broadcasting
- Film industry
- Internet
- Music industry
- News media
- Publishing
- Telecommunications industry
- Water industry

### **General industrial concepts**

- Air pollution
- Big Business
- Colin Clark's Sector Model
- Cultural industry

The service sector is difficult to define and to encompass. There are a number of ways to identify the sector, its divisions, its industries, and the types of jobs within them. The general category of the service division includes a wide variety of industries, but can be categorized into primarily consumer-oriented (providing a service directly to a consumer), primarily business-oriented (providing a service directly to another business) or mixed (providing services to both businesses and individual consumers).

Alternately, the services division activities can be described by their economic activities as physical, intellectual, aesthetic, and other experiential activities. Physical activities involve working with objects; examples include repairing cars, landscaping, cutting hair, or preparing a meal. Intellectual activities involve providing education or training, such as at a university or trade school. The aesthetic activities entail providing consumers with artistic or visual experiences; museums, theater performances, art shows, and musical performances are examples. Finally, other experiential activities involve providing customers with recreation, such as in amusement and theme parks, zoos, or campgrounds.

### **Growth in the services division**

Data from the U.S. Bureau of Labor Statistics indicates that more than 97 percent of the jobs added to U.S. payrolls from 1990 to 2002 were provided by the service-producing sector. In

Mon	Tues	Wed	Thur	fri
1. check emails, post, initial response. 2. review last week reports 3. department meeting 4. agency meeting 5. check emails	1. check emails etc. 2. staff appraisal 1 3. staff matters arising time-slot 4. project time-slot 5. check emails	1. check emails. 2. chase figures for weekly report 3. strategy meeting 4. process review time-slot 5. check emails	1. check emails 2. my appraisal 3. staff appraisal 4. staff appraisal 5. check emails	1. check emails 2. weekly report 3. conference planning 4. unresolved non-urgent issues 5. phone calls 6. check emails
• with agency	• project team working lunch	• with customer	• with appraisee	• with boss
1. return phone calls 2. emergency situations time-slot 3. reading monthly reports 4. appraisals preparation 5. check emails and initial responses	1. supplier visit 1 2. supplier visit 2 3. major phone calls 4. check emails 5. thinking time-slot for new strategy project	1. customer visit 2. customer visit 3. my appraisal preparation 4. check emails 5. phone calls and correspondence	1. emergencies time-slot 2. systems and process review time-slot 3. weekly report preparation 4. check emails	1. agenda for next week dept meeting 2. plan next week's schedule 3. spare time-slot for staff issues 4. check emails 5. clear up outstanding issues

### The ten wastes of the service industry

Defects	Data entry errors; Lost files; Lost or damages goods
Duplication Incorrect Inventory Stock out Lack of customer's focus Unfriendliness Overproduction Reports no ones will ever read Unclear communication Incorrect information Motion/Transportation Poor layout Variation Lack of procedures ; Waiting/Delay Waiting for approvals	Duplication Data re-entering; Multiple signatures; Unnecessary reporting; Multiple queries Wasting time finding what was needed; Unnecessary copies; Rudeness; Poor: attention to the customer Processing paperwork before time Lack of standard data format; Unclear work flow Ineffective filing; Poor ergonomic Lack of standard formats Standard time not defined Downtime; Waiting for supplies

In 1984, the number of jobs in manufacturing was relatively comparable to the number of jobs in the services, but by 1999, the service industry employed about twice as many individuals as manufacturing or government.

The three industries within the services division that experienced the most growth in the last decade have been (1) business services, (2) health care, and (3) social services. The business services areas in which the largest number of jobs were gained were personnel supply and computer services. The personnel supply area includes organizations such as temporary employment agencies, traditional employment agencies, and other organizations that supply labor to other companies. The computer services industry includes mass-produced software, custom programming, custom computer systems design, and computer leasing. The primary reason for growth in both of these areas has been changes in business processes.

- Some agricultural services (including landscaping and horticulture)
- Hotels and other places of lodging
- Personal services (including dry cleaning, tax preparation, and hair cutting)
- Business services (including temporary agencies and business software developers)
- Automotive services
- Miscellaneous repairs
- Motion pictures
- Amusements and recreation
- Healthcare
- Legal services
- Private education
- Social services
- Museums, zoos, and botanical gardens

- Membership organizations (including houses of worship and clubs)
  - Engineering and management services (including consulting)
- Recessions and the services division

The U.S. Bureau of Labor Statistics (BLS) has studied the effects of economic recessions and expansions on the industries in the services division. The common wisdom has been that the service industry resists economic recessions; and to some extent that is true. Typically, the services do not show a decline in employment during the course of a recession. However, the BLS has found that some areas of the service sector are affected by economic downturns, indicated by a slowing of job growth.

Most areas of the services division are cyclical, which means that they are likely to experience slow growth or may even lose jobs during a recession. Engineering and management are the most cyclical areas of the services division and typically lose jobs in the average quarter of a recession. One reason for this is that these types of companies (e.g., management consulting firms, architectural firms) depend heavily on projects, not on ongoing production, which are likely to be cut back in times of economic recession. Business services are also cyclical, particularly with personnel supply (e.g., employment agencies) and computer services (e.g., custom software creation). Other cyclical areas are in agricultural services, because of the landscaping and horticultural component; automotive services, such as car rentals and repairs; miscellaneous repairs; the lodging industry; personal services, such as laundry, cleaning, and garment services; and motion pictures.

### Human resources in the services division

As jobs in the U.S. economy shift from the goods-producing sector to the services sector, so do many of the tasks involved in successful human resource management. Job analysis, recruitment and selection, training, performance appraisal, compensation, and labor relations are all likely to be affected by this current trend towards increased services jobs. There are a few specific concerns for human resources in the service industry:

Job analysis, which involves gathering information to understand how to successfully perform a job, is likely to be conducted differently in service jobs than in manufacturing jobs. Because much of service work is knowledge work, in which job activities are less observable, this may mean differences in the way that job analysis is conducted. In service jobs, observation of job tasks may not be as useful as interviewing job incumbents or using a standardized form such as the Position Analysis Questionnaire.

### The future of the service industry

As detailed above, the U.S. economy has experienced a shift from goods-producing jobs to service-sector jobs. Projections by the U.S. Department of Labor's Bureau of Labor Statistics expects this trend to continue with service jobs accounting for approximately 20.8 million of the 21.6 million new jobs from 2002 to 2012. In particular, jobs in the education and health services areas are expected to grow the fastest, adding more jobs than any other area of this sector at an estimated 31.8 percent. Additionally, professional and businesses services (e.g., employment services; professional, scientific, and technical services; computer systems design; management jobs) will grow at a high rate (30.4 percent). Jobs in information will increase by an estimated 18.5 percent; this area includes jobs related to software and Internet publishing and broadcasting, and Internet service providers. Another area that will increase is leisure and hospitality, with employment growing by 17.8 percent due to an increased demand for leisure activities, accommodations, and food services. Trade, transportation, and utilities will increase by 14.1 percent in jobs related to transportation and warehousing; the retail trade; and water, sewage, and other utilities. A 12.3 percent growth is expected in employment in financial activities, with increases in jobs in real estate, finance, and insurance. Governmental service jobs should also grow at a rate of 11.8

percent, with jobs in public education and hospitals, state and local governments, and the federal government increasing in number. Finally, other non-governmental services that should increase at a predicted 15.7 percent are jobs in religious organizations, personal care services (e.g., hair stylists), and private household employment (e.g., cleaning services).

### Conclusion

Thus, from the above findings it is clear that positive but low correlation existed between time consciousness and time management practices. For majority of respondents from three selected industries 'average' time consciousness resulted in 'good' time management practices. Employees are highly perishable, which need constant training for upgradation of information and time management. If time is utilized optimally, certainly the state and nation would grow rapidly. In India, service sector is a leading sector which generates more employment, needs scientific training and temper in time management.

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