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IMAGE: 63 BUILDING, SEOUL
REPRESENTING SOUTH KOREA'S
ECONOMIC BOOM

They were leaders in building the early foundation of modern programming and unveiled the structure of DNA Their work inspired environmental movements and led to the discovery of new genes They've gone to space and back taught us about the natural world dug up the earth and discovered the origins of our species They broke the sound barrier and gender barriers along the way The world of research wouldn't be the same without the pioneering efforts of famous research works made by these women Be inspired by these explorers and early adopters- the women in research who helped to shape our society We invite you to sit with their stories and enter new areas of understanding This list is by no means a complete record of women to whom we are indebted for their research work but here are of history's greatest research contributions made by...

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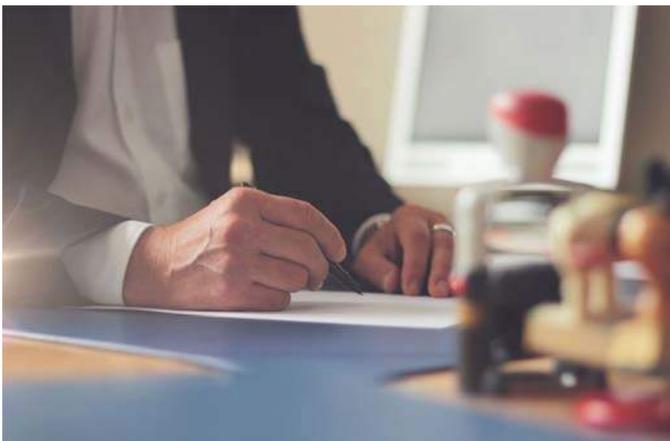
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Post-Employment Benefit: A Comparative Assessment of the Central Bank and the Police Force Retirees

Osagioduwa Lucky Ogbomo, Ese Theresa Esenohor & Ogudo Oaikhena Solomon

ABSTRACT

The study significantly assesses post-employment benefits received by pensioners and retirees from the Central Bank of Nigeria and the Nigeria Police Force (NPF), respectively, with a cardinal goal of investigating comparative differences in the light of monthly pension, gratuity, life insurance, and post-employment health benefit. The study embraces the positivism philosophy being that social realities, those social realities were examined to arrive at a law-like generalization. A quantitative research design was adopted in the analysis, and the survey strategy was further employed. The respondents were significantly knowledgeable, potentially post-employed workers in the Central Bank of Nigeria and the Nigerian Police Force in Edo and Delta States. The data from the Central Bank was analyzed separately from data from the police force. Fifty-five copies of a well-structured questionnaire were received from Central Bank respondents, while 49 documents were retrieved from the Nigeria Police Force respondents. The research utilized the Systematic Random Sampling Techniques (SRST). The researcher employed the Cronbach's Alpha (CRAP) statistical tool to test for reliability. Copies of structured close-ended questionnaire were administered to respondents. The result revealed that retirees from CBN are far better off in the light of post-employment benefits.

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Keyword: central bank, retirees, police force, post employment benefit.

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I. INTRODUCTION

Historically, the earliest practice of the post-employment benefit scheme (PEBPS) in Nigeria was fundamentally focused on staff and employees in the Nigerian civil and public service. Meanwhile, earliest Nigerian private sector (NPS) experience was slightly different in respect of PEBPS. A few staff and employees engaged in the NPS had PEBPS in place. The singular rationale was simply the absence of statutory requirements on the NPS to do so (Nwanegbo, 2007; Ahmed, 2006; Odia and Okoye, 2012). Premier Nigerian PEBPS regulation was the Pension Ordinance (POC) of 1951, which was engineered and structured for the Nigerian public sector (NPSS) PEBPS. It was backdated to 1946 concerning the date of taking effect in Nigeria, but the rationale for the retrospective effect was not stated lucidly. The 1951 POC made provision for the Governor-General (GGR) to grant

post-employment benefits (PEBB), specifically the annual pensions and lump-sum gratuities. However the 1951 POC was subject to continuous update and revision by the UK Secretary of State for Colonial Affairs (SSCA) (Nwanegbo 2007).

However, examining PEBPS in the NPS, it was evident that the premier NPS pension scheme which, was the Nigerian Breweries (NB) birthed in 1954. Next was United African Company (UAC) birthed in 1957 just three years later. Meanwhile, the earliest official pension scheme (PENSC) in Nigeria was the National Provident Fund (NPF) instituted in 1961 for non-pensionable NPS employees. The NPF was significantly a savings system. The NPF requires both employers and employees contributions of N4 each on a once-a-month. The scheme; only made provision for paying only one-off lump sum PEBBs (Nwanegbo, 2007; Ahmed, 2006; Odia and Okoye, 2012).

Over the years, several PEBB were employed and designed in the NPSS. The PEBPS in the NPSS has experienced numerous evolving stages after the earliest POC. These later POC include, the local Government Pension Scheme (LGPS), birthed in 1977, Civil Service Pension Scheme (CSPS), which was created by the Basic Pension Decree (BPD) in 1979. In the same year, the Armed Forces Pension Scheme (AFPC) was birthed in 1979, with effect from 1974. Furthermore, in 1985, the Pensions Rights of Judges (PRJ) was born, which was followed by significant amendments in 1988 and 1991, respectively (Nwanegbo, 2007; Orewa and Adewumi, 1983). In the same vein, the following POC was the Police and other Agencies Pension Scheme Decree (POAD) in 1993 though the POAD was backdated with effect from 1990. After a decade and four years, specifically on the 25th of June 2004, the Pension Reform act (PRA) of 2004 was legislated by both houses of parliament (Nwanegbo, 2007; Ahmed, 2006; Odia and Okoye, 2012). The primary intention of the PRA of 2004 was essentially to endow the individual contributor with requisite authority while inaugurating unvarying rules of the direct PEBB administration through an operative regulator Nwanegbo, 2007). The need for an all-embracing, efficient, and fair PEBPS necessitated the evolving and emerging PEBPS POC over the decades. The current and active PEBB Act in Nigeria is that of 2014. The 2014 Act revised upwards the least possible rate of contributory pension from the overall rate of 15% to a new and current rate of 18% of monthly emolument with 8% contribution by the employee and 10% by the employer (Pension-Reform Act, 2014).

Editorial (2009) highlighted that post-employment years (Nkanga, 2005) are one of the most frightened and worried years of several staff in Nigeria (Editorial, 2009; Akuraun & Kenneth, 2013), including the police officers, and team of the Central Bank of Nigeria. The uncertainties of confronting the uncertain future among staff often create discomfort and fears in the Nigerian context. Similarly, Ogunbameru & Bamiwuye (2004) discuss that post-employment it understood by employees as a shift that might produce physiological, psychological and economic challenges (Agba, Ikoh ,Ushie & Agba, 2008). Some retirees died a few years following retirement due to penury created by no payment of pension. Very recently, Premium Time (2022) protested Abia State pensioners over none payment of thirty-eight (38 months) pension since the year 2002 and no payment of two-decade gratuity protested on Wednesday against unpaid pension arrears by the Abia State Government. In the same vein, Nwokoro (2022) reported a planned peaceful protest by retirees of Power Holding Company of Nigeria (PHCN) for no payment of two decades (20 years) PEBB from year 2002 to 2022. Also, according to Naku (2022), was the protest of retirees of River State due to no payment of seven (7) years of PEBB.

Furthermore, the PEBPS of the Nigerian Police Force (NPFR) is not without confronting challenges and pending retardation and pensioners uninterrupted standard of living deceleration. Meanwhile, according to Vanguard (2022) report, is was evidence that the NPFR currently seeks a Bill for an Act to modify the Act of 2014, to provide for the exclusion of the NPFR from the current Contributory Pension Scheme (CPSC) just as the Nigeria army and other sister security bodies and agencies who vacated and

withdrawn from the contributory pension Scheme in 2014 over eight years ago. In addition, A Bill for an Act to amend Sections 1 (c), 7(2), 8(1), 18, 24 and 99 of the Pension Reform Act (PRAT) of 2014 demands that a senior citizen shall be given at least 75% of his PEBB instantly upon post-employment and condemned the current unwarranted delay in pensioner PEBB. It was further contained in Vanguard (2022) agreeing with PenCom's (2021) submission that about 304,963 NPFR records is held in the IPPIS data. The defunct Defined Benefits Scheme, it consist primarily of gratuity and pension. According to Sahara reporters (2021), the recent protest of the NPFR was in September 2021, less than a year ago.

On the contrary, the Central Bank of Nigeria (CBN) PEBB seems unique but not without an urgent cry for improvement. While the NPF seeks exclusion strongly from the 2014 pension act, the senior citizen of the CBN seeks critical review of their pension scheme since the last study was done in 2010. The need for the review was the focus of the CBN Pensioners' Club's Bi-annual National Conference held in Abuja in September 2017 (Vanguard 2020). In 2020, the approximate numbers of CBN pensioners were 5000. CBN retirees also desire swift initiation of the payment of the novel pension and the accrued pension resulting from the general pension review. CBN retirees (Eniola, 2020) petition CBN for breach of the agreement on pensions review. Notwithstanding, the last annual headcount did in CBN was in 2021 nationwide.

The majority of previous studies conducted by Akuraun and Kenneth (2013), *Shimawua, (2020),* Abimiku, Umar and Bawa (2020), Kelvin, Yapatake and Abeid (2017), Obialor (2017), Nwankwo, Kalu and Chiekezie (2017), Nwaoha, Onwuka and Ejem (2017), Alshahrani and Alsadiq (2014), Bazezew (2014), Wendewesen (2012), Nworji and Oluwalaiye (2012), Maji (2011), Nweke (2010), Fapohunda (2013), Sadat (2012), Odia and Okoye (2012) indicates that several pensioners are confronted with fiscal constraints at post-employment life. However, several of the studies were either limited in scope in that they focused on one or two PEBBs or concentrate on a single state or singular government body pension structure. No previous researchers have conducted a comparative study. Hence this broad research objectives investigate PEBB's current practice and status in the Nigeria Police Force and the Central Bank of Nigeria.

II. CONCEPT OF POST-EMPLOYMENT

To Buckley (1974) Post-Employment (POST), is a preordained stage of ageing where the employee steadily leaves his core stream of active service, social work and is ultimately substituted with new employees. Meanwhile, according to Cole (1997) POST is the period a staff gets to the culmination of his active working years. Similarly, Oniye (2004) believes that POST is an era of an employee's withdrawal from busy job life of one's means of livelihood. In the same vein, Egbuta (1991) and Moser (1997) regarded POST as the withdrawing of staff from rewarding occupation and job in the last segment of the employee's life to enjoy an epoch of time-out till demise. Furthermore, Omoresemi (1987) in Olatunde and Onyinye (2008) stated that POST is a transition period in work life. Similarly, POST is a departing occurrence in a person's life progression from a branch of the occupational life cycle to another phase of withdrawal (Atchley, 1993, 1996). POST in the contemporary world is a complex process indistinguishably interconnected with collective configurations and individual life modifications. POST is an era of reliance on pensions (Szinovacz, 2003). POST is also seen as the segment of time one stopped working because a worker has gotten to a precise age or health reason (Hornby, 2001; Garner, 2009). There are three categories of POST to wit: voluntary POST, compulsory POST and mandatory POST (Madu, 2014).

Cause of POST and its Typology

POST
2. 35yrs

Voluntary POST

Compulsory POST

Mandatory POST

.Attainment of POST age
2.After 35years of service
3.Health reason
4. Insecurity reasons
5. Better opportunity
6.Disability
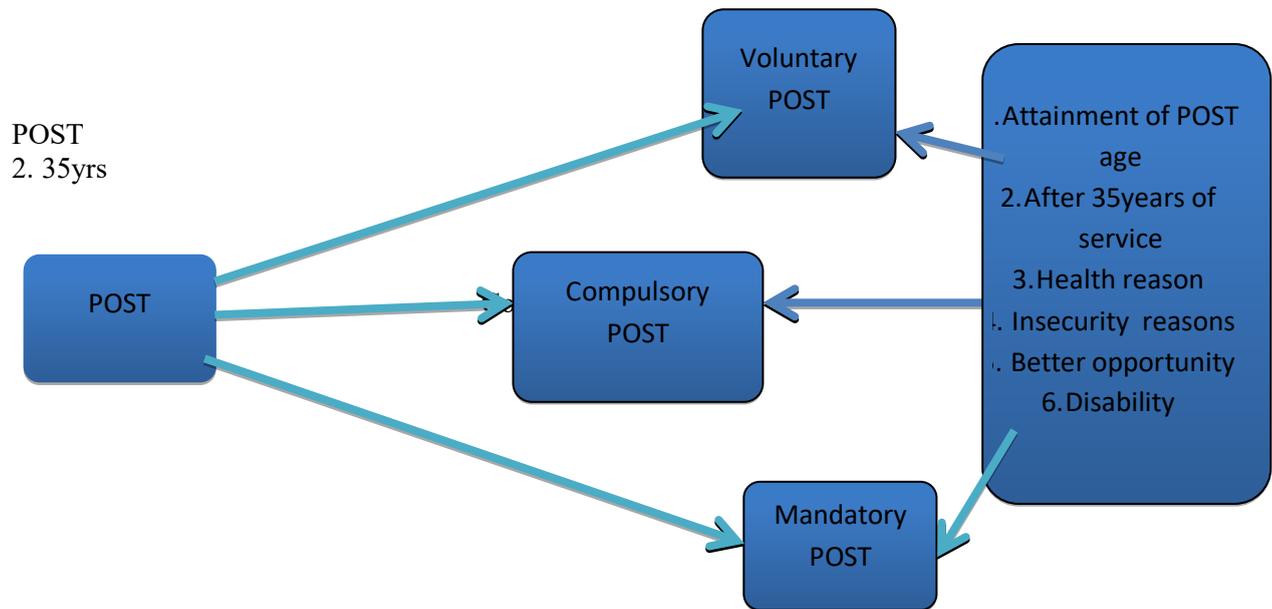
Source (author's conceptualization 2022).

Furthermore, Moser (1997) elucidates that for POST to be prosperous, crucial constituents should be available. These include effective health system, fiscal security, and the balance of scholarly, cultural, physical, and shared activities. To Bur (2001) POST is the science of departing from active service. The rationale can either be voluntary POST or compulsorily POST. When the retirees have accomplished a definite period of active service years or are disengaged from work by involuntary retirement, dismissal (for acts of insubordination or misconduct), death, ailment, frailty, or voluntary departure from service. Nwachukwu (2000), on his part, defined POST as a generally acknowledged means of retreating from one's employment or trade-in future life leisureliness, freedom, or simply to cope with health problems.

III.   POST-EMPLOYMENT BENEFIT

According to International Accounting Standard (IAS 19), post-employment benefits (PEBB) are "employee benefits excluding termination benefits (TB) which are payable after the conclusion of active service and engagement in a country. PEBB are a kind of employee benefits (EBS). PBBs are paid after the worker has finished their employment. The examples of PEBB consist of pensions, gratuity, POST life insurance and POST medical care.
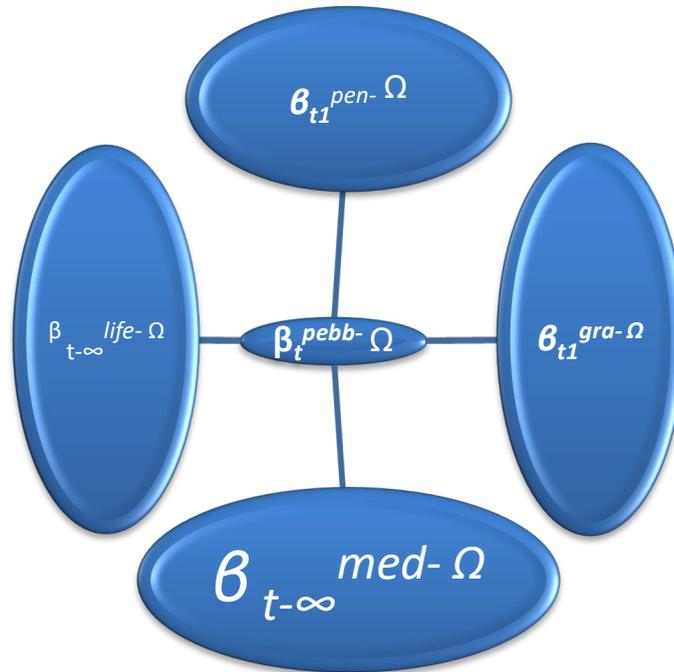
(Source: authors conceptualization 2022)

$$\lambda\beta_t^{pebb-}\,\Omega = \sum \beta_{t-\infty 1}^{pen-\,\Omega}\sum \beta_{t1}^{gra-\,\Omega}\quad \sum{}_{ty}^{\beta}{}^{life}\,\Omega^{life}\sum{}_{t-\infty}^{\beta}{}^{med-}\,\Omega^{l\,\Sigma}\sum{}_{\cdots\cdots\,\alpha\mu}$$

Post- employment benefit ($\lambda\beta_t^{pebb}$- Ω) comprises gratuity, pension, medical service, and life insurance. Gratuity ($\beta_{t1}^{gra-\,\Omega)}$ *is a singular lump-sum payment paid only at one time* $_{(t1)}$. *The amount of* β_{t1}^{gra} *received is partly a function of the level at retirement* $^{-\,\Omega}$ *and the* years of service $\boldsymbol{\beta}$. Pension ($\boldsymbol{\beta_{t-\infty 1}}^{pen-\,Z}$) is a fixed monthly payment received pay retirees. It is expected to be paid to the retirees as long as the they live $\boldsymbol{t\text{-}\infty}$. *The volume of* $\beta t\text{-}\infty 1 pen$ *received is partly a function of the level at retirement* $^{-\,\Omega}$ *and the* years of service $\boldsymbol{\beta}$. Life insurance ($\beta_{t-\infty}^{life-\,\Omega})$ is a specific amount of premium paid by an insurance company to the family or next of kin of dead retirees after the demise of the retirees. The amount received by the dependents is term death benefit t_y paid as a lump sum Ω. *PEBB* medical service ($\beta_{t-\infty}^{med-}\,\Omega$) is a health benefit given to retirees as a result of their past employment. It is usually available and continuous for the unknown years $\boldsymbol{t\text{-}\infty}$ pending the demise of the retirees. $\sum\ldots\ldots\alpha\mu$ are other PEBBs not widely practiced in Nigeria. Good examples are car benefits or allowances for specific ranks or levels upon retirement, and house in FCT for all outgoing state governors in Nigeria. The appropriateness of some PEBBs available to a high-ranked public servants in Nigeria might be questionable, examining the general level and degree of hardship in the country for some decades now.

Pension: CBN and the Nigerian Police Force

A pension is a lump sum owned by the employee contributed by employee and his employer during employment days and is paid to the employee on a monthly basis after his employment days. Meanwhile, Oxford Advanced Learner's Dictionary defined pension as an amount paid repeatedly by a Government or approved government institution to people above a definite age and to the widow or

incapacitated individuals or by the previous boss or fiscal institution to retried populace. Similarly, the Micro Word Encarta Dictionary (MWED) sees a pension as a retirement fixed payment given monthly to persons during post-employment by either a former employer, the insurance company, or the government as compensation for an injury incurred during employment, or as a reward for past service (Amujiri, 2009). On the contrary, Ozor (2006), believes that a pension is a lump sum income granted to a worker upon worker retirement from active paid occupation. Though he later argued in harmony with (Amujiri, 2009) that pension is generally made on monthly installments. Furthermore pension plans are usually either non-contributory or contributory pension plan, variable or fixed benefits pension plan, individual or collective pension plan; insured or trustee pension plan, and private or public pension plan. Fapohunda (2013) contended that a pension is the sum reserved by an employee or an employer or both to guarantee that at the time of retirement, the retiree has a means of livelihood. To Peshawar (2002), pension is the monthly disbursement from the Government as a consequence of the services done by a civil servant in harmony with applicable guidelines of the government. The last period of active service mandatory for a pension to be receivable is ten years (one decade).

Retiring Pension (RP) is the form of pension that is customarily awarded to an employee who retires after working for the stated number of years. RP practice in Nigeria is between 30-35 years of service. Meanwhile, Peshawar (2002) highlighted that in some countries, RP specified number of active service is twenty-five years. The Compensatory pension (CP) is the brand of assistance awarded to the employee whose employment contract is obliterated untimely, and the employer (government) is cannot offer the worker with the appropriate alternative job. Also, Superannuating Pension (SUP) is the variety of pension granted to employee who is disengaged after attaining the approved age perimeter of 60-65 and 70 years (university professors in Nigeria), respectively. In some countries, the SUP is paid on completion of SUP age of 60 years (Peshawar, 2002). In addition, a Compassionate pension or allowance (COPA) is awarded when the employee pension is disallowed in consequence of a public worker exclusion from employment due to behavior, indebtedness, or ineffectiveness or wastefulness (Amujiri, 2009). Peshawar (2002) revealed that in some countries COPA does not exceed 2/3 of the dismissed employee's pension or gratuity due him at the time of his disengagement.

Furthermore, Invalid Pension (IVD) according to Peshawar (2002), is granted to a city worker who, due to physical or psychological ailment, is perpetually disabled from a report of the certified Medical Board. A civil or public servant can be invalided for one month of notice receipt of a Medical Certificate or if the employee is on leave of absence. Whereas, Extraordinary Pension (EXPN), is awarded to government worker together with the usual and regular pension, those who died, got wounded, or were incapacitation are directly a function of the employer's employment duty in service. Anticipatory Pension (APC) is a kind of pension that results when there is anxiety that concluding of a civil servant pension issue will be late. Therefore, the retiring employee will be awarded an APC of not less than 80% of the permissible usual by an experienced expert with no consultation with the audit office. Finally, Pension (GDP) according to Osagioduwa (2022) is the brand of pension paid to dead retirees but collected by government officers.

Nigerian Police Retiree's Taxonomy

Source (author's conceptualization 2022 from https://www.ptad.gov.ng/departments/ppd/)
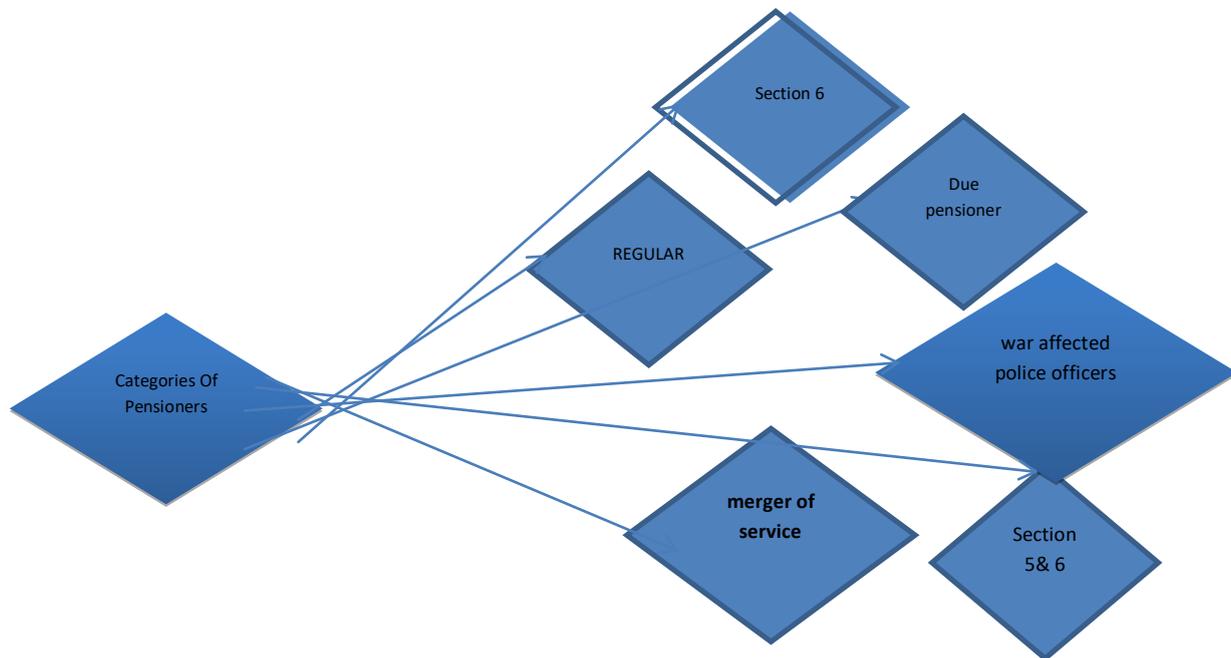
The Police Pension Department (PPD) is responsible for police officers pension and gratuity. PPD is controlled by a Director. It is divided into two partitions, specifically Pension Admin and Pension Accounts (https://www.ptad.gov.ng/departments/ppd/). The Pension Transitional Arrangement Directorate (PTAD) recognizes six categories of police retirees. They are; one, Regular (RG). RGs are police officers who have worked with the NPF for ten or fifteen years to thirty-five years or reached 60 years of age. Two, Due Pensioners (DPG) are police officers who retired of their free will but have not gotten to 45 years at the retirement period. This senior citizen will be awarded his total gratuity but cannot be registered in the monthly pension scheme pending when he gets to 45 years. Three, Merger of Service (MSG) are police officers who combined their employment services in the Nigerian Army with their service in the NPF. Four, War Affected Police Officers (WAPOG) are officers who joined the NPF but later migrated to the Biafra Army and fought against the FG of Nigeria throughout the Nigerian civil war between 1967 to 1970. The WAPOG received national forgiveness during Obasanjo Government in 2000 and thus eligible for pensions. Five, Section 5 (S5G) are the family members of the late retirees who died of natural causes during his service with the NPF. The Next-of-Kin (NOK) is usually selected by the deceased Police officer to inherit his entitlement peradventure he dies a natural death. Next-of- kin could be the wife, child, brother, parent, or any family members as selected by the late officer when he was alive. SPOs are entitled to 2 NOKs while Rank and files is allowed 1 NOK. Finally, section 6 (S6G) are NOKs of departed retirees who pass on either on policing duty, by accident during service, or by other unnatural grounds while in service. S6G late police officer's gratuity and monthly pension are granted to his wife and a maximum of 6 children. Each child receives 1/9 of deceased officer accumulated allowances pending when the child attains 18 years of age or decides to die. Also, the wife (s) receives 1/3 of his accrued pensions while she stays unmarried and of virtuous personality (Pension Transitional Arrangement Directorate, nd). However, in any of the categories, certain and specified documentation is required.

Currently, the NPF seeks exclusion and amendment of section 5 sub-section 1 of the Pension Reform Act of 2014 from the pension reform scheme of 2014 as their counterpart in the Nigeria Intelligence Agency (NIA), the Nigeria Army, and the Department of State Security, (DSS). On the contrary, the

Post-Employment Benefit: A Comparative Assessment of the Central Bank of Nigerian and the Nigeria Police Force Retirees

Nigerian government failed to accept and recognize that retirees from the army are probable are large like that of the police force. The federal government is yet to adhere to the agitation of the NPF, contending that the NPF is a colossus entity and the exclusion of the NPF will not be in the most significant interest of the nation's financial system. Secondly, the pension fund has become a growth vector of Nigerian economic well-being, being that colossal fraction of the fund is invested in government security (Vanguard, 2022). Okonta (2022) highlighted that presently, the liability of NPF personnel in the CPS is N213.4b as accrued pension entitlements, while the monthly employer PEBB contributions are about N2.2b.

Furthermore, a few months ago, National Pension Commission, (PenCom) released that the aggregate resources in the CPS grew by N190b in January 2022. The pension funds increased from N13.42t in December 2021, to N13.61t on January 21, 2022. N13.61t CPS fund is about 9% of Nigeria's. GDP N8.35t of the fund is currently invested on FG securities and N2.28t, and N123.4b are invested in mutual funds. The NPF needs adequate attention and welfare. That the NPF is burdened with the burdensome obligation of not only defending the citizenry but also thwarting, identifying, and inspecting criminalities and arraigning lawbreakers. Of great concern is the considerable difference between the pensions earned by the NPF and their sister colleague. The maximum retirement benefit of a Deputy Superintendent of Police (DSP) under this offensive current scheme is N2.5m, while Assistant Superintendent of Police (ASP) is N1.5m. Their counterpart in the Nigeria Army (Captain) and DSS receive N12.8m and N10.3m, respectively. Also, Sahara Reporter (2021) contended that a retired Superintendent of Police (SP) receives N42,000 while those that retired got N20, 000 as CSPs in the NPF (Vanguard, 2022). Section 18(8) of the new Police Act (PA) specifies the age for a police officer's retirement as 60 years or 35 years of active service, whichever comes first.

Similarly, Kalu (2022) did compare the financial implication and effect of both pension schemes on the NPF. Argued that presently in the NPF, an Inspector of Police receives N785,284.31; an ASP receives N995,526.42 while a DSP receives N1.4m or N1.7M as gratuities as well as N25,606; N29,154.95 and N41,000.00 respectively as monthly pension after 35 years of service in the CPS. Meanwhile, under the DBS Inspector would receive N4.7m, ASP receives N5.7m and DSP gets N7m as gratuities and N106, 333, N120,433 and N132, 240 respectively as monthly pension."

In Nigeria, Pension Transitional Arrangement Directorate (PTAD) established that the conditions to be met by pensionable staff include voluntary retirement after a qualifying period of active service, ten years up to 31st March, 1977, fifteen years from 1st April, 1977, and 10 years from 1st June, 1992, mandatory retirement after attaining 60 years and 35 years of service whichever comes first, compulsory retirement resulting from reform, the recommendation from medical board confirming that the officer is not psychologically fit, permanent disability and abolition of the staff post due to reforms (https://www.ptad.gov.ng/departments/ppd/).

Pieces of literature, reveal that police officers retire early after 30 years compared to other professions (Caudill and Peak, 1990a, 1990b; Violanti, 1990; Flynn, 2011; Hill et al., 2015). Indeed, retired polices service usually do not withdraw from the labor market completely (Forcese and Cooper, 1985; Hill et al., 2015). Meanwhile, retirement is typically undesired by former officers (Caudill and Peak, 1990a; Patterson et al., 2001; Ruiz and Morrow, 2005). The particular reason is the fact that when a police officer retires, he losses the respect, honor and, symbols associated with the office (Caudill and Peak, 1990a; Rehm, 1996; Ruiz and Morrow, 2005; Brandl and Smith, 2012). Hence the imperativeness of a police officer's emotional and physical preparation (Rehm, 1996; Brandl and Smith, 2012; Hill et al., 2015) before retirement.
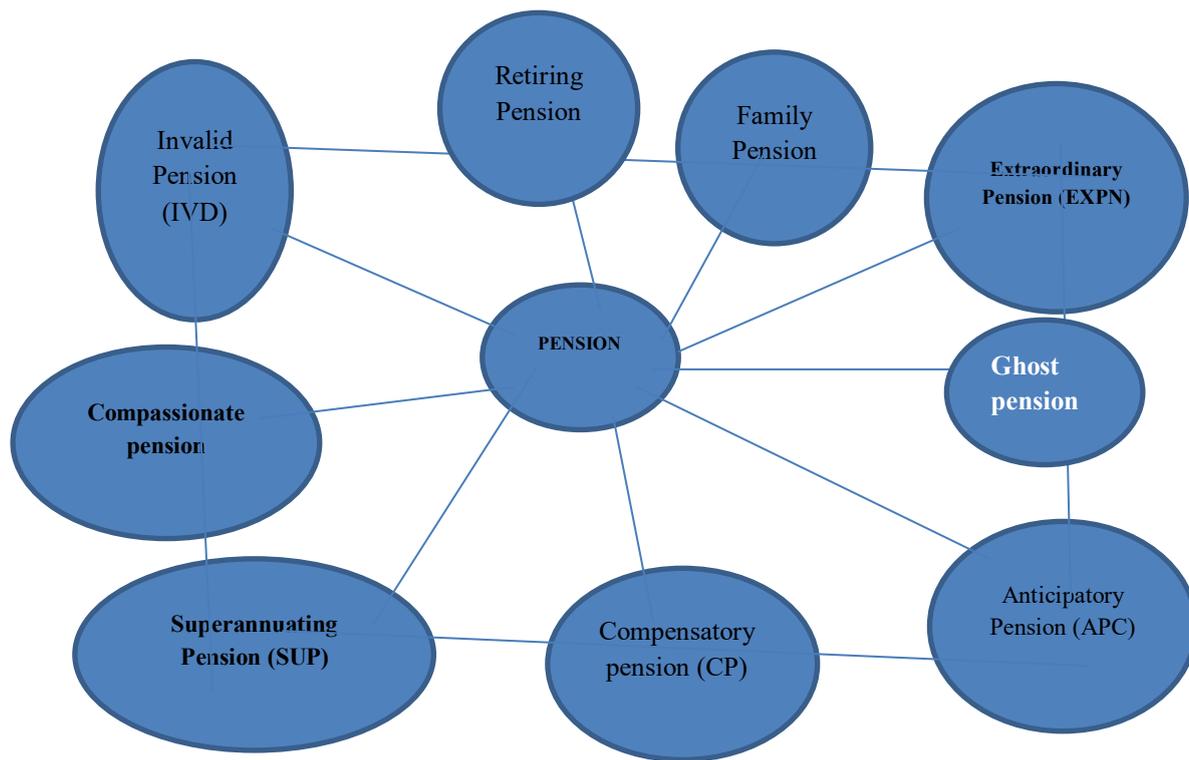
Source (authors compilation and conceptualization of pension taxonomy rectangle 2022)

Family Pension (FPH) is a kind of pension awarded to the relations of a civil or public employee at the advent of the employee's death during active service. FPH is also paid to the family members of retirees when the retirees decide to die. Furthermore, the relatives of the decease government worker who decided to die during employment are awarded 50% of the deceased employee Gross pension. In addition, the gratuity of 1/4 of gross pension in line with the age of the dead pensioners consistent with the commutation schedule is paid simultaneously. Moreover, when the worker chose to pass after retirement from active service, the FPH awarded is 50% of the net pension or abridged pension. In the same vein, the wife of the deceased is awarded FPH life or pending when she remarries. Meanwhile, when a female worker dies, her husband receives FPH for one decade. Similarly, when government worker whose wife is also a government employee's decides to die, she gets the FPH till death or remarriage. Of importance is who constitutes a family. The family consists of Wife (s) of a masculine civil or public staff, husband of the departed public staff and widow and offspring of a departed son of the civil servant. However, when widow chose to pass, the FPH is awarded to the widow's sons, pending when the son gets to 21years and any single daughter, pending when she is married or gets to years, whichever comes first (Government of West Bengal, 2009).

Meanwhile, for a pension to be awarded, the prerequisite and conditions to be fulfilled comprise are, one, the employment supported by the Government. Two, the employment must be pensionable. Three, the pensioners pension is funded from a consolidated and contributory fund. Unfortunately, not all services qualify for a pension. Services or pensionable period consist of, one, times of leave of absence excluding special or odd leave. Two, times of suspension from employment before re-engagement. Three, times of probation before ratification of employment. Four, half of apprenticeship years. Five; military pensionable service then ends before a pension has been earned in respect of it. Six, periods

spent on transit from one employment to another appointment. Seven; times spent on in-service or on-the-job training of staff. Eight, years used for Foreign Service if the contributory scheme applies.

Meanwhile, services not pensionable comprise special leave, 1/2 of the apprenticeship years, and Foreign Service, where the contributor scheme does not apply. Significantly, civil servants are not pensionable when they resign from employment except when they pursue another pensionable employment that is pensionable. Also, when disengaged or sacked from employment due to misbehavior, indebtedness or wastefulness, and absenteeism from responsibility without authorized leave (Government of West Bengal, 2009).

Pension Supplementary and Pensioner's Age Growth Crusade
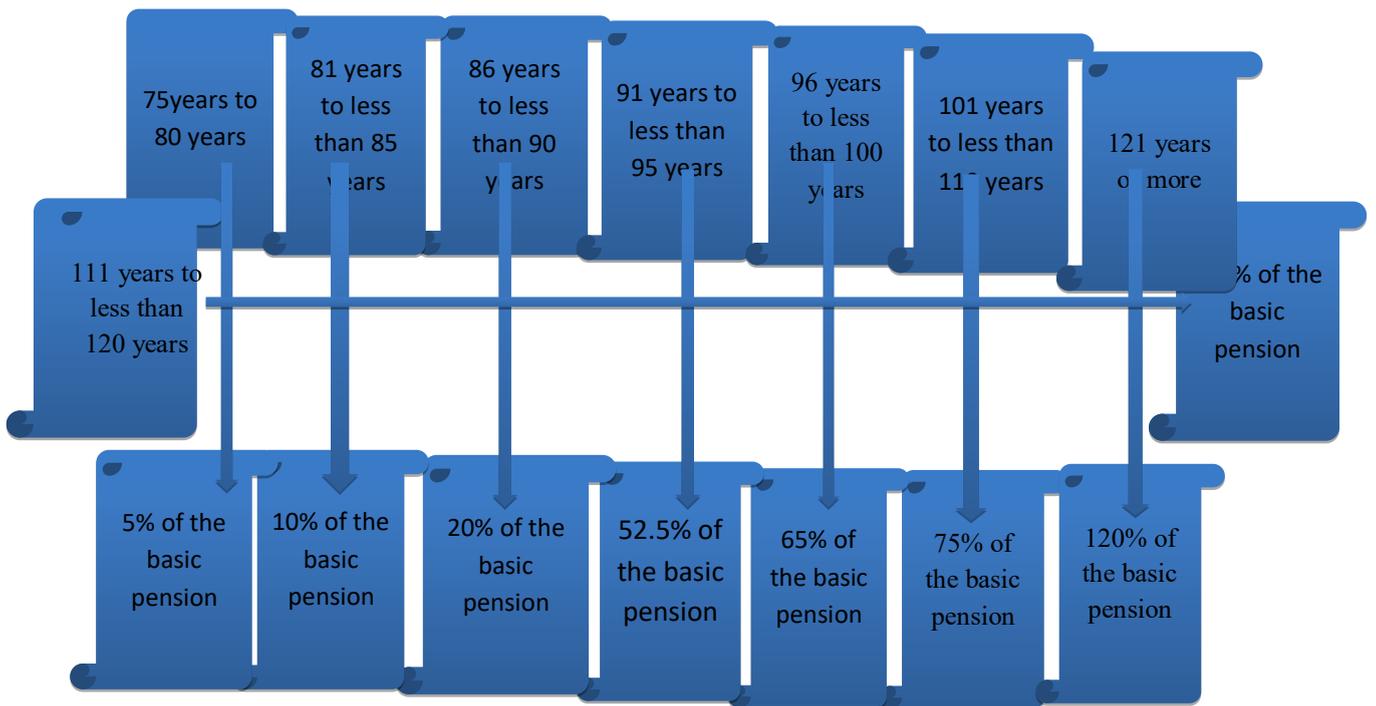
Source (author's conceptualization 2022 of Government of West Bengal (2009) assertions on additional pension and age growth).

The government of West Bengal (2009) argued that the older a pensioner the higher his monthly pension. This is probably due to the high cost of personal upkeep and maintenance and the effect of inflation on the pensioner monthly real value of money. Retirees from 75 years to 80 years should be granted an additional 5% of the elementary assistance. Pensioners in 81 years to less than 85 years should be granted an extra 10% of the basic pension. While those from 86 years to less than 90 years should be granted an additional 20% of the basic pension. Senior citizens from 91 years to less than 95 years should be granted an extra 52.5% of their rudimentary allowance.

Furthermore, retirees from 96 years to less than 100 years should be granted an additional 65% of the basic pension. Also, those from 101 years to less than 110 years should be given an extra 75% of the basic assistance. Similarly, pensioners from 111 years to less than 120 years should be granted an additional 100% of the basic retirement, while those above 121 years should be rewarded an extra 120% of the basic assistance.

Adegbayi (2005) sees gratuity as a lump sum payment awarded to an ex-employee during his post-employment. Meanwhile, assessing the NPF gratuity structure in Nigeria, Okonta (2022), submitted that in agreement with the provision in Section 4(4)(a) the FG of Nigeria should pay Nigeria Police Force pensioners 300% of the pensioner's latest yearly gross remuneration as gratuity during post-employment period in lump-sum, while the pensioner's contributory scheme in the pensioners Retirement Savings Account (RSA) should be employed in paying the pensioners monthly pension. Dimeji (2020) highlighted that the NPF made it mandatory for every pensioners from the police force, regardless of their level of retirement, together with a spouse, access to all NHIS services and benefits contained in Code-073 in the Police Health Organization (Police Maintenance -HMO). The registration was slated from the 7th to the 23rd of September 2020. Police Maintenance fails to make health benefits provisions for police retirees' children. Meanwhile, Senator Ibrahim noted that after 15 years of NHIS installation, merely 7% of Nigerians are sheltered by the scheme (Nkechi, 2020).

Nkechi (2020) noted that the NHIS also provides health insurance policy identified as the Group Individual and Family Social Insurance Package (GIFSHIP) to aid the achievement of the Universal Health Coverage objective in the state. The novel scheme provides health insurance for both groups and families in Nigeria, including retirees from the NPF and the CBN. NHIS was birthed approximately 20 years ago by Act 35 of 1999 now CAP N42 LFN 2004. The aim of the NHIS was essentially and primarily to guarantee fiscal access to excellent health services for all civil servants and pensioners through health insurance. The Scheme began with several simulations of health insurance, climaxing in the inauguration of the formal sector program for federal civil servants, including retirees from the NPF and the CBN. The new insurance scheme allows individuals, families, and groups to access the NHIS bionetwork. Nkechi (2020) added that categorically, the GIFSHIP consist of three beneficiaries namely three persons category (N45,000 compensation) and group category and (N15,000 premium) family category (N60,000 compensation). GIFS evolution is a function experience gathered from the previous the Vital Contributors Social Health Insurance Programme (VCSHIP) in Nigeria. GIFSHIP eradicates identified complications as it produces further worth by intensifying and advancing of VCSHIP for healthier access and service quality with experience. NHIS coverage in Nigeria has been minimal. In an attempt to address this challenge, Nigeria Senate lately accepted a Bill revising the NHIS Act and retitling it the National Health Insurance Authority (NHIA). The NHIA will convey additional health insurance arrangements in a singular scheme and make health insurance compulsory for every single Nigerian (Nkechi, 2020).

This research relied mainly on Burgess's Activity Theory (BAT). BAT framed by Tensley and Tenstey (1987), is unique among the several theories of post-employment life. The rudimentary supposition of the BAT is that persons with several and multiple duties are supposed to be well fortified to handle the forfeiture of the solitary role and social activity, which is considered as strategic nature of successful post-employment life. BAT is pertinent to this research on account that BAT allow persons and officers like men of the police force and workers in the CBN who entered post-employment years search for a supernumerary engagement for them to be significant and meet the 21[st-century economin challenges] and remain appropriate in harmony with pre- retirement preparation and guidance. Indeed, retired polices service usually do not withdraw from the labor market completely (Forcese and Cooper, 1985; Hill et al., 2015). Meanwhile, it is imperativeness for a police officer to ensure emotional and physical preparation (Rehm, 1996; Brandl and Smith, 2012; Hill et al., 2015) before post-employment life emerges.

V. METHODOLOGY

The study embraces positivism-philosophy being that social reality were examined to arrive at a law-like generalization. A quantitative research design was adopted in the analysis, and the survey strategy was further employed. The respondents were fundamentally significant knowledgeable, potentially post-employed workers in the Central Bank of Nigeria and the Nigerian Police Force in Edo and Delta States. This research was conducted in two states in Nigeria. Data from the Central Bank was analyzed separately from data from the police force. These states were singled out for this research because they were convenient for the researcher. Forty-five copies of a well-structured questionnaire were received from Central Bank respondents, while 49 documents were retrieved from the Nigeria Police Force respondents. Systematic Random Sampling Techniques (SRST) was employed. Cronbach's Alpha (CRAP) was used to test for reliability. Copies of structured close-ended questionnaire were administered to respondents. The questions were in Five Likert Scales format. Strongly Agree, Agree, Undecided, Disagree, and Strongly Disagree. Table, simple percentage, P value percentage, mean, standard deviation, and chart were used in analyzing the data.

VI. MODEL SPECIFICATION

Conceptual Model

$$\lambda\beta_t^{pebb-\,\Omega}//B^{rit} = f(\beta_{t-\infty1}^{pen-\,\Omega} + \beta_{t1}^{gra-\,\Omega} + \beta_{ty}^{life\,\Omega\,life} + \beta_{t-\infty}^{med-\,\Omega\,l\,\Sigma} + \cdots_{\alpha\mu})\ldots \quad\quad\ldots\ldots(1)$$

Where

$\lambda\beta tpebb-\,\Omega//Brit$ = post-employment benefit(retirement benefit)

$\beta t-\infty1 pen-\,\Omega$ = Monthly pension payment,

$\beta_{ty}^{life\,\Omega\,life}$ = life insurance

$\beta_{t-\infty}^{med-\,\Omega\,l\,\Sigma}$ = medical services

$$\cdots_{\alpha\mu} = f(cam + hos + err)\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots(1^a)$$

$\cdots_{\alpha\mu}$ = other post-employment benefits (constant)

cam = car

hos = housing

err = error term

$$\lambda\beta_t^{pebb-\,\Omega}//B^{rit} = f(\beta_{t-\infty1}^{pen-\,\Omega} + \beta_{t1}^{gra-\,\Omega} + \beta_{ty}^{life\,\Omega\,life} + \beta_{t-\infty}^{med-\,\Omega\,l\,\Sigma} + cam + hos + err)\ldots \quad\quad (2)$$

Analytical Model

$$\lambda\beta_t^{pebb-\,\Omega}//B^{rit} = \beta o + \beta_{t-\infty1}^{pen-\,\Omega} + \beta_{t1}^{gra-\,\Omega} + \beta_{ty}^{life\,\Omega\,life} + \beta_{t-\infty}^{med-\,\Omega\,l\,\Sigma} + \varepsilon$$

VII. DATA ANALYSIS AND PRESENTATION

Gender distribution of CBN staff
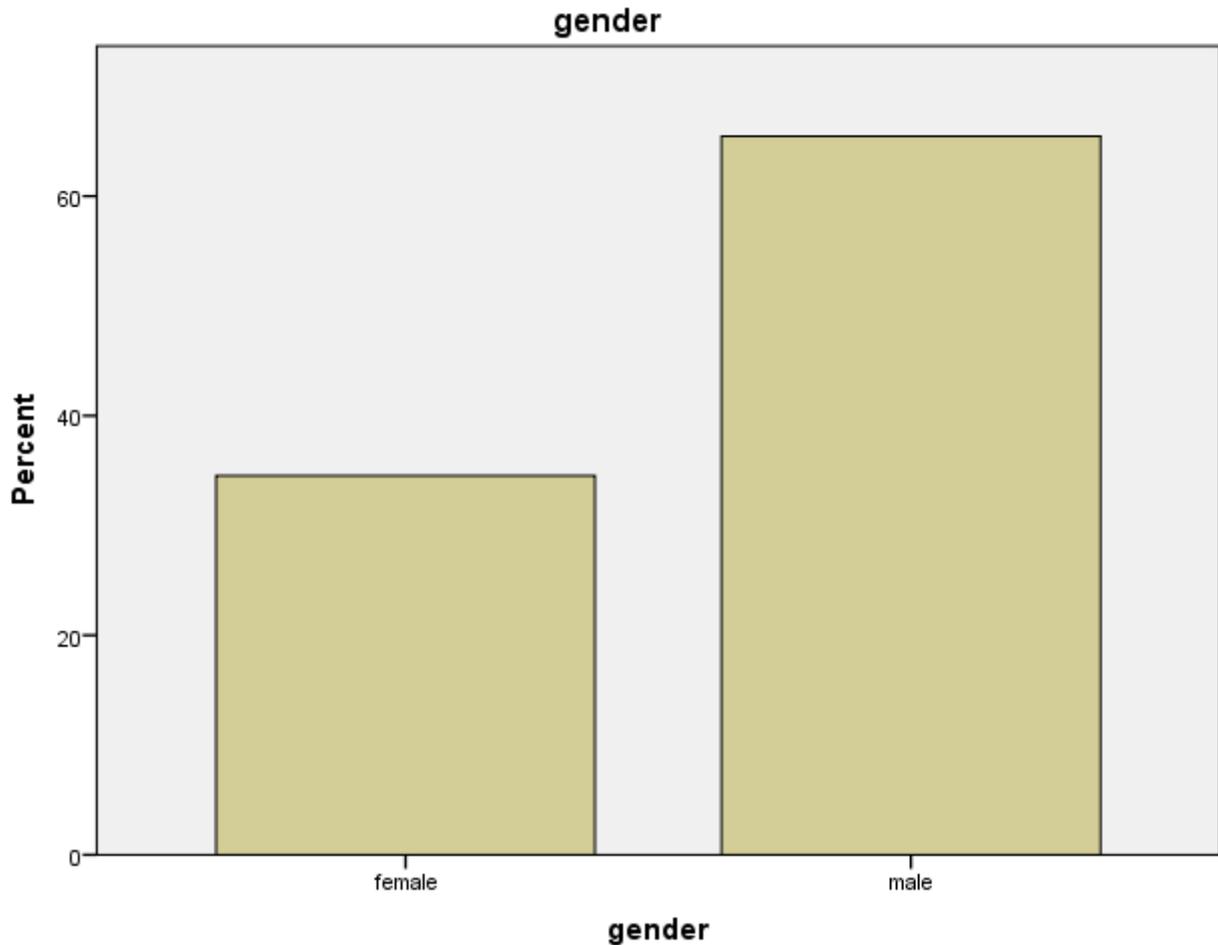
		Frequency	Percent	Valid Percent	Cumulative Percent
	female	19	34.5	34.5	34.5
Valid	male	36	65.5	65.5	100.0
	Total	55	100.0	100.0	

Source (field work 2022)

Male respondents from the Central Bank of Nigeria from both states were 65.5 percent, while female respondents were 34.5 percent.

Gender Distribution of the Police Force

		Frequency	Percent	Valid Percent	Cumulative Percent
	female	13	41.9	41.9	41.9
Valid	male	18	58.1	58.1	100.0
	Total	31		100.0	

gender
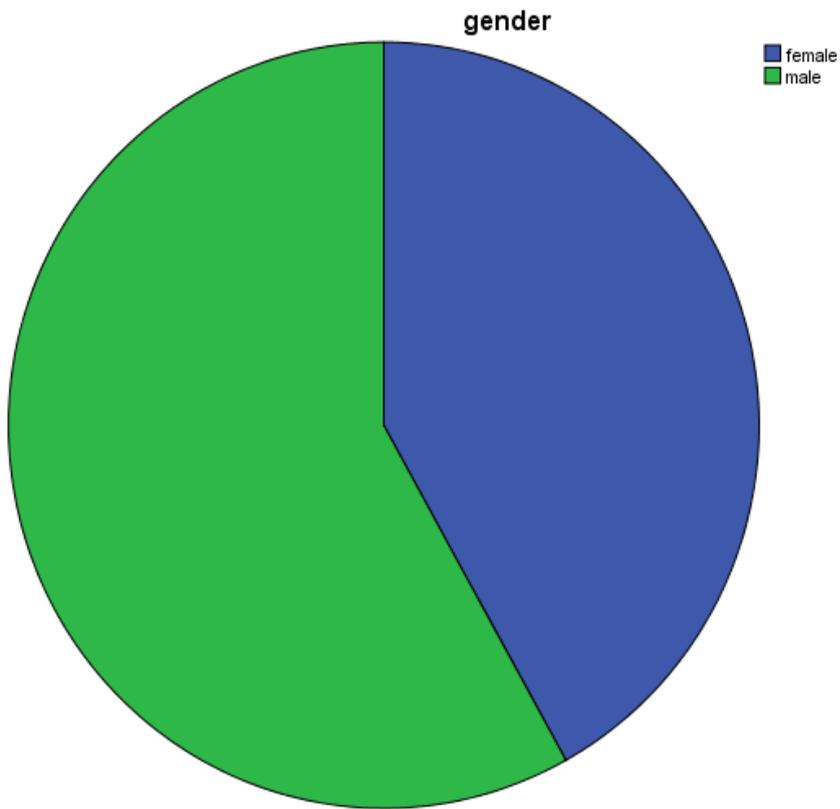
From the Nigerian Police Force, 41.9367 percent of the respondents are male while, 58.103646 percent of the respondent were female.

Grade level of CBN respondents

level
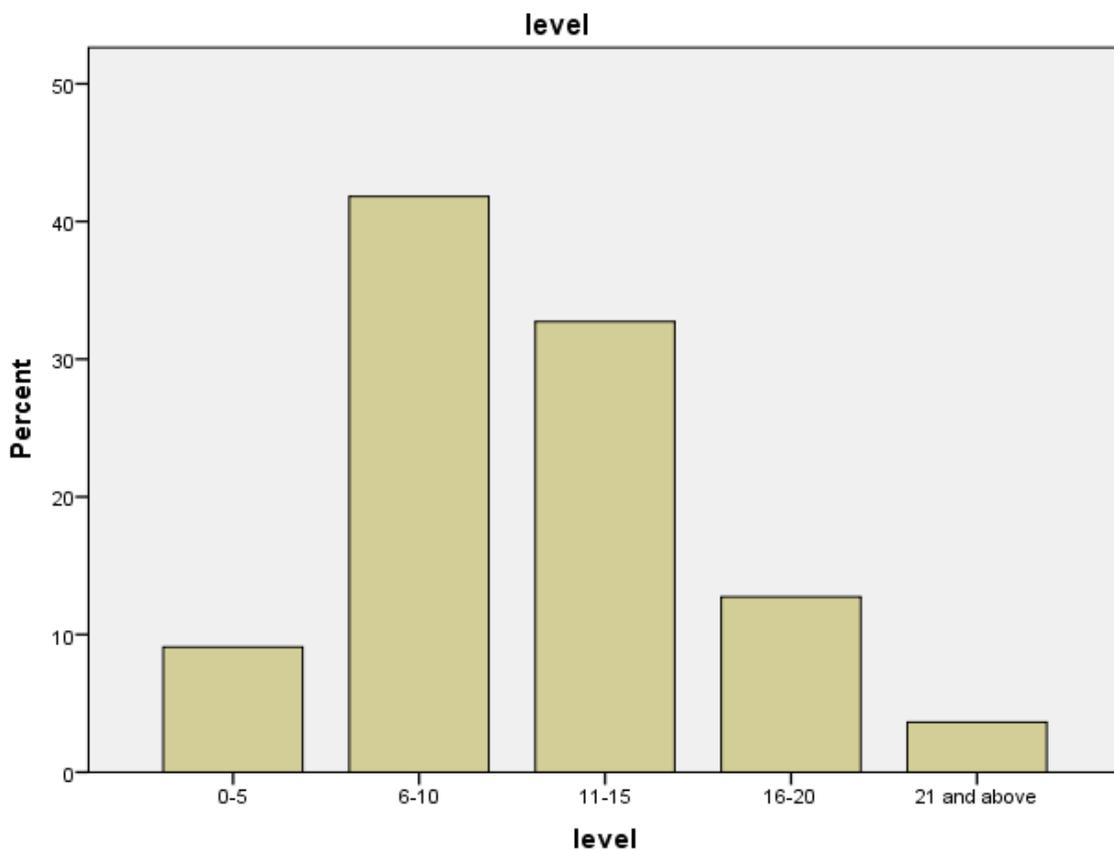
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5	5	9.1	9.1	9.1
	6-10	23	41.8	41.8	50.9
	11-15	18	32.7	32.7	83.6
	16-20	7	12.7	12.7	96.4
	21 and above	2	3.6	3.6	100.0
	Total	55	100.0	100.0	

Hypothesis One

Post-employed workers from the Nigerian Police Force significantly receive regular monthly and full pension than post-employed workers from the Central Bank of Nigeria.

Central Bank of Nigeria.							
				Bootstrap[a]			
		Statistic	Std. Error	Bias	Std. Error	95% Confidence Interval	
						Lower	Upper
Pensioners from your organization receives pension on monthly basis.	N	55		0	0	55	55
	Range	.04					
	Mi	.00					
	Ma	.04					
	X^{**}	.0162*	.00115	.0000	.0012	.0138	.0185
	Std. Deviation	.00850		-.00017	.00094	.00649	.01019
	Variance	.000		.000	.000	.000	.000
	Skewness	.461	.322	-.092	.377	-.469	1.033
	Kurtosis	1.044	.634	-.212	.691	-.439	2.245
Valid N (listwise)	N	55		0	0	55	55
a. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples							

The statistical mean (X**) value of 0.0162*** reveals that post employed workers from the Central bank of Nigeria receive regular pension on monthly basis.

The Nigerian Police force

				Bootstrap[a]			
						95% Confidence Interval	
		Statistic	Std. Error	Bias	Std. Error	Lower	Upper
Pensioners from your organization receives pension on monthly basis.	N	49		0	0	49	49
	Mi	.00					
	Ma	.04					
	Sum	.89					
	X^{**}	.0182		.0000	.0000	.0182	.0182
	Std. Deviation	.01253		.0000	.00000	.01253	.01253
	Variance	.000		.000	.000	.000	.000
	Skewness	-.035	.340	.000	.000	-.035	-.035
	Kurtosis	-1.479	.668	.000	.000	-1.479	-1.479
Valid N (listwise)	N	49		0	0	49	49
a. Unless otherwise noted, bootstrap results are based on 49 stratified bootstrap samples							

The statistical mean (X**) value of 0.0182*** reveals that post employed workers from the Nigerian Police Force receives pension on a monthly basis.

Nigeria police force							
				Bootstrapᵃ			
						95% Confidence Interval	
		Statistic	Std. Error	Bias	Std. Error	Lower	Upper
Pensioners from your organization are sometimes paid half of the monthly pension.	N	49		0	0	49	49
	Mi	.00					
	Ma	.04					
	Sum	1.09					
	X**	.0222		.0002	.0015	.0198	.0262
	Std. Deviation	.01066		-.00010	.00087	.00798	.01268
	Variance	.000		.000	.000	.000	.000
	Skewness	.390	.340	-.031	.174	-.094	.711
	Kurtosis	-.620	.668	-.017	.393	-1.406	.265
Valid N (listwise)	N	49		0	0	49	49
a. Unless otherwise noted, bootstrap results are based on 49 stratified bootstrap samples							

The statistical mean (X**) value of 0.0222**** with a deviation of 0.01066 and variance of .000 indicate the post-employed employee from the Nigerian Police Force sometimes are paid half of their regular monthly pension.

The Central Bank of Nigeria							
				Bootstrapᵃ			
		Statistic	Std. Error			95% Confidence Interval	
				Bias	Std. Error	Lower	Upper
Pensioners from your organization are sometimes paid half of the monthly pension.	N	55		0	0	55	55
	Mi	.00					
	Ma	.04					
	X**	.0287		.0000	.0025	.0216	.0328
	Std. Deviation	.01491		-.00046	.00127	.01182	.01683
	Variance	.000		.0000	.000	.000	.000
	Skewness	-.956	.322	.005	.329	-1.600	-.110
	Kurtosis	-.659	.634	.142	.716	-1.674	1.222
Valid N (listwise)	N	55		0	0	55	55
a. Unless otherwise noted, bootstrap results are based on 55 bootstrap samples							

The statistical mean (X**) value of 0.0287**** with a deviation of 0.01491 and statistical skewness of -.956 indicate the post-employed employee from the Central Bank of Nigeria are always paid their monthly pension in full. We, therefore, reject the alternate hypothesis that Post-employed workers from the Nigerian Police Force sometimes receive monthly and full assistance than post-employed workers from the Central Bank of Nigeria and accept the null hypothesis that Post-employed workers from the Central Bank of Nigeria significantly receive monthly and entire and total assistance than a post-employed workers from the Nigerian Police Force.

Hypothesis Two

Post-employed worker from the Nigerian police force receives gratuity earlier than post-employed workers from the Central Bank Nigerian.

Central Bank of Nigeria							
				Bootstrap[a]			
			Std.		Std.	BCa 95% Confidence Interval	
		Statistic	Error	Bias	Error	Lower	Upper
Pensioners from your organization usually receives gratuity after ....years of retirement	N	55		0	0	.	.
	Mi	.05					
	Ma	.25					
	X**	.1009		.0025	.0110	.	.
	Std. Deviation	.07787		.00061	.00667	.06411	.09150
	Skewness	1.129	.322	-.047	.333	.622	1.649
	Kurtosis	-.407	.634	.007	.879	-1.520	1.596
Valid N (listwise)	N	55		0	0	.	.
a. Unless otherwise noted, bootstrap results are based on 100 bootstrap samples							

*The statistical mean (X**) value of .1009**** with deviation of .07789** and kurtosis of -.407** shows that retirees from the Central Bank of Nigeria receive their gratuity between one to three years after post-employment life.*

NIGERIA POLICE FORCE

				Bootstrap[a]			
		Statistic	Std. Error	Bias	Std. Error	95% Confidence Interval	
						Lower	Upper
Pensioners from your organization usually receives gratuity after ....years of retirement	N	49		0	0	49	49
	X**	.2398	.00525	-.0002	.0045	.2296	.2480
	Std. Deviation	.03677		-.00146	.01050	.01000	.05241
	Variance	.001		.000	.001	.000	.003
	Skewness	-4.243	.340	.055[b]	.944[b]	-6.291[b]	-2.668[b]
	Kurtosis	18.597	.668	.336[b]	9.575[b]	6.153[b]	41.091[b]
Valid N (listwise)	N	49		0	0	49	49
a. Unless otherwise noted, bootstrap results are based on 100 bootstrap samples							
b. Based on 99 samples							

*The statistical mean (X**) of 0.2398**** with a standard error of .00525 and bias of -.0002 indicates that post-employed staff from the Nigerian Police Force receive their gratuity not less the seven (7) years after retirement. We, therefore, reject the alternate hypothesis that Post-employed worker from the Nigerian police force receive gratuity earlier than a post-employed workers from the Central Bank Nigerian and accept the null hypothesis that Post-employed worker from the Central Bank Nigerian receives gratuity earlier than post-employed workers from the Nigerian police force organization.*

Hypothesis Three

Post-employed workers from the Nigeria Police Force significantly have more access to life insurance than post-employed staff of the Nigerian central bank.

Central Bank of Nigeria					
Life insurance is available to retirees from your organization					
		Bootstrap[b]			
				BCa 95% Confidence Interval	
	Statistic	Bias	Std. Error	Lower	Upper
Mean	.0142	.0002	.0017	.0104	.0190
N	55	0	0	.	.
Std. Deviation	.01243	-.00005	.00093	.01087	.01379
Kurtosis	-.413	.033	.471	-1.210	.818
Skewness	.705	-.017	.211	.347	1.055
Std. Error of Kurtosis	.634				
Geometric Mean	.0000	.0000	.0000	.	.
Harmonic Mean	.[a]	.[c]	.[c]	.[c,d]	.[c,d]
Std. Error of Mean	.00168				
Std. Error of Skewness	.322				
Median	.0100	.0004	.0020	.0100	.0100
a. The data contains both negative and positive values, and possibly zero values.					
b. Unless otherwise noted, bootstrap results are based on 100 bootstrap samples					
c. Based on 0 samples					
d. A 95% confidence interval requires at least 39 bootstrap samples.					

Nigeria Police Force					
Life insurance is available to retirees from your organization					
		Bootstrap[b]			
	Statistic	Bias	Std. Error	95% Confidence Interval	
				Lower	Upper
Mean	.0292	-.0004	.0021	.0250	.0328
N	49	0	0	49	49
Std. Deviation	.01382	-.00019	.00127	.01073	.01584
Harmonic Mean	.[a]	1.7977E+308[c]	.[c]	.[c,d]	.[c,d]
Geometric Mean	.0000	.0003	.0031	.0000	.0000
Grouped Median	.0328	-.0008	.0022	.0271	.0358
Median	.0400	-.0051	.0058	.0200	.0400
Skewness	-.984	.066	.286	-1.577	-.414
Std. Error of Kurtosis	.668				
Kurtosis	-.315	-.003	.677	-1.277	1.390
Sum	1.43				
Std. Error of Skewness	.340				
Range	.04				
Std. Error of Mean	.00197				
% of Total Sum	100.0%				
Variance	.000	.000	.000	.000	.000
First	UN				
Last	SD				
a. The data contains both negative and positive values, and possibly zero values.					
b. Unless otherwise noted, bootstrap results are based on 100 bootstrap samples					
c. Based on one sample					
d. A 95% confidence interval requires at least 39 bootstrap samples.					

The statistic Mean value of .0142**** and Standard Error of Kurtosis 0.634 indicates that post-employed workers from the Central Bank of Nigeria receive life insurance benefit during post-employment life. On the contrary, the statistic mean value of .0292****, Kurtosis of -315, and Skewness of -.984, indicating that the post-employed workers from the Nigeria Police Force do not receive life insurance benefit during post-employment life. We, therefore, reject the alternate hypothesis and accept the null hypothesis that Post-employed workers from the Nigeria Police Force significantly don't have more access to life insurance than post-employed staff of the Nigerian central bank.

Hpothesis Four

Health post-employment benefit between pensioners of Nigerian police force and the Nigerian central bank is significantly different.

Some pensioners from your organization died untimely from health issues due to non/limited-access to health service after retirement.

Nigeria Police Force					
		Bootstrap[a]			
				BCa 95% Confidence Interval	
	Statistic	Bias	Std. Error	Lower	Upper
Mean	.0171	.0002	.0011	.	.
N	49	0	0	.	.
Std. Deviation	.00764	.00016	.00104	.	.
Harmonic Mean	.0145	.0001	.0008	.0127	.0163
Geometric Mean	.0157	.0002	.0009	.	.
Grouped Median	.0163	.0001	.0009	.0142	.0181
Median	.0200	-.0013	.0034	.	.
Skewness	1.421	-.077	.198	1.226	1.468
Std. Error of Kurtosis	.668				
Kurtosis	2.857	-.274	.905	.634	4.017
Sum	.84				
Std. Error of Skewness	.340				
Range	.03				
Std. Error of Mean	.00109				
% of Total Sum	100.0%				
Variance	.000	.000	.000	.	.
First	A				
Last	A				
% of Total N	100.0%				
a. Unless otherwise noted, bootstrap results are based on 100 bootstrap samples					

.

Central Bank of Nigeria					
Some pensioners from your organization died untimely from health issues due to limited access to health services after retirement.					
		Bootstrap[b]			
				95% Confidence Interval	
	Statistic	Bias	Std. Error	Lower	Upper
Mean	.0273	-.0002	.0018	.0236	.0307
N	55	0	0	55	55
Std. Deviation	.01367	-.00008	.00100	.01150	.01561
Kurtosis	-.760	.031	.530	-1.389	.904
Skewness	-.747	.025	.233	-1.330	-.312
Std. Error of Kurtosis	.634				
Geometric Mean	.0000	.0000	.0000	.0000	.0000
Harmonic Mean	.[a]	.[c]	.[c]	.[c,d]	.[c,d]
Std. Error of Mean	.00184				
Std. Error of Skewness	.322				
Median	.0300	.0008	.0031	.0300	.0400
Grouped Median	.0308	-.0005	.0020	.0258	.0336
Sum	1.50				
Minimum	UN				
Maximum	SD				
Range	.04				
First	A				
Last	A				
Variance	.000	.000	.000	.000	.000
% of Total Sum	100.0%				
% of Total N	100.0%				
a. The data contains both negative and positive values, and possibly zero values.					
b. Unless otherwise noted, bootstrap results are based on 100 bootstrap samples					
c. Based on 0 samples					
d. A 95% confidence interval requires at least 39 bootstrap samples.					

The statistic mean value of 0171**** and Standard Error of Kurtosis 0.668 indicates that pensioners from the Nigeria Police Force died untimely from health issues due to limited access to health services after retirement. On the contrary, the statistic Mean value of .0273****, Kurtosis of -760, and Skewness of -.747, indicating that post-employed workers from the Central Bank of Nigeria died untimely from health issues due to limited access to health services after retirement. We, therefore, reject the alternate hypothesis and accept the null hypothesis that the Health post-employment benefit between pensioners of Nigerian police force and a Nigerian central bank retirees is significantly different.

VIII. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

The statistical mean ($X**$) value of 0.0287**** with a deviation of 0.01491, and statistical skewness of -.956 indicating that post-employed employee from the Central Bank of Nigeria are always paid their monthly pension in full. We, therefore, reject the alternate hypothesis that Post-employed workers from the Nigerian Police Force significantly receive regular monthly and full assistance than post-employed workers from the Central Bank of Nigeria and accept the null hypothesis that Post-employed workers from the Central Bank of Nigeria significantly receive monthly and entire assistance than post-employed workers from the Nigerian Police Force.

The statistical mean (X^{**}) of 0.2398**** with a standard error of .00525 and bias of -.0002 indicates that post-employed staff from the Nigerian Police Force receives their gratuity not less the seven (7) years after post-employment years. We, therefore, reject the alternate hypothesis that Post-employed worker from the Nigerian police force receives gratuity earlier than post-employed workers from the Central Bank Nigerian and accept the null hypothesis that Post-employed worker from the Central Bank Nigerian receives gratuity earlier than post-employed workers from the Nigerian police force.

The statistic Mean value of .0142**** and Std. Error of Kurtosis 0.634 indicates that post-employed workers from the Central Bank of Nigeria receives life insurance benefit during post-employment life. On the contrary, the statistic mean value of .0292****, Kurtosis of -315 and Skewness of -.984, indicate that post-employed workers from the Nigeria Police Force do not receives life insurance benefit during post-employment life. We therefore reject the alternate hypothesis and accept the null hypothesis that Post-employed workers from the Nigeria Police Force significantly don't have more access to life insurance than post-employed staff of the Nigerian central bank.

The statistic mean value of 0171**** and Standard. Error of Kurtosis 0.668 indicates that pensioners from the Nigeria Police Force died untimely from health issues due to non/limited-access to health services after retirement. On the contrary, the statistic Mean value of .0273****, Kurtosis of -760, and Skewness of -.747, indicating that a post-employed worker from the Central Bank of Nigeria died untimely from health issues due to limited access to health services after retirement. We, therefore, reject the alternate hypothesis and accept the null hypothesis that the Health post-employment benefit between pensioners of Nigerian police force and the Nigerian central bank retirees is significantly different. Works of literature reveal that police officers retire early after 30 years compared to other professions (Caudill and Peak, 1990a, 1990b; Violanti, 1990; Flynn, 2011; Hill et al., 2015). Indeed, retired polices service typically do not withdraw from the labor market completely (Forcese and Cooper, 1985; Hill et al., 2015). Meanwhile, retirement is usually undesired by former officers (Caudill and Peak, 1990a; Patterson et al., 2001; Ruiz and Morrow, 2005). The singular reason is the fact that when a police officer retires, he losses the respect, honor and, symbols associated with the office (Caudill and Peak, 1990a; Rehm, 1996; Ruiz and Morrow, 2005; Brandl and Smith, 2012). Hence the imperativeness of a police officer's is emotional and physical preparation (Rehm, 1996; Brandl and Smith, 2012; Hill et al., 2015) before retirement. Osagioduwa et al. (2019a, 2019b, 2020, 2022a, 2022b) believe in fairness in our dealings and interaction.

The Holy Bible, specifically in ecclesiastics nine vs5 highlighted that those alive know that death is inevitable and unavoidable, still, the deceased know nothing nor have or expect any benefit because the memory of the dead is not remembered. Furthermore, according to Paul (nd) in 1 Timothy 5 vs. 21, nothing should be done in partiality. The study, therefore, concludes that post-employed employee's from the Central Bank of Nigerian receives a significant post-employment benefit in comparison with post-employed police officers. The study, therefore, recommends that;

1. As a matter of urgency, post-employed Nigerian police officers should be granted easy access to the life insurance policy. It seems the life insurance policy and benefit is only available on paper and not the practical reality, considering the risk and uncertainties associated with policing, especially in Nigeria society.
2. The federal government should instantly instigate modalities to ensure the police force's senior citizens receive in full their monthly pensions. Paying half a monthly allowance to police retirees is disastrous in the light of the 21st-century economic hardship.
3. Most importantly, the Nigeria Police Force Reform should be excluded from the pension reform scheme of 2014 as their counterpart in the Nigeria Intelligence Agency (NIA), the Nigeria Army, and

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the Department of State Security, (DSS). The National Assembly should make speedy the passage of the bill of exclusion.

4. A Bill for an Act to amend Sections 1 (c), 7(2), 8(1), 18, 24 and 99 of the Pension Reform Act (PRAT) of 2014 demands that a senior citizen of the Nigerian Police Force should be given at least 75% of his PEBB instantly upon post-employment should be urgently passed considering the cardinal role, and usefulness of the police.

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Organizational Knowledge as a Source of Competitive Advantage-Amazon Case Study

Ioanna Dimitrakaki

SUMMARY

Organizational learning has received significant theoretical and empirical support for its role in improving the performance and competitiveness of organizations. Quite a long time ago, it was argued that the speed of developing and ensuring organizational learning can be the only sustainable source of achieving competitive advantage in the future. The role of speed and the relative "economy" was already understood, because only in this way can a continuous development of organizational knowledge be ensured. It was emphasized that a strong rate of learning and development of organizational knowledge tends to be positively associated with achieving competitive advantage. In essence, a learning organization is able to manage, design and purposefully reshape its culture and strategy to enhance and maximize the potential for organizational learning development. The importance of organizational learning is already apparent, as the ability to learn and knowledge can mean the most important element for an organization - learning how to learn. In the present thesis, the case of Amazon was studied. The research goal, was to understand the organizations culture, and the factors behind the learning and financial success.

Organizational Knowledge as a Source of Competitive Advantage-Amazon Case Study

Ioanna Dimitrakaki

SUMMARY

Organizational learning has received significant theoretical and empirical support for its role in improving the performance and competitiveness of organizations. Quite a long time ago, it was argued that the speed of developing and ensuring organizational learning can be the only sustainable source of achieving competitive advantage in the future. The role of speed and the relative "economy" was already understood, because only in this way can a continuous development of organizational knowledge be ensured. It was emphasized that a strong rate of learning and development of organizational knowledge tends to be positively associated with achieving competitive advantage. In essence, a learning organization is able to manage, design and purposefully reshape its culture and strategy to enhance and maximize the potential for organizational learning development. The importance of organizational learning is already apparent, as the ability to learn and knowledge can mean the most important element for an organization - learning how to learn. In the present thesis, the case of Amazon was studied. The research goal, was to understand the organizations culture, and the factors behind the learning and financial success.

Keywords: learning, knowledge, culture, competitive advantage, Amazon, innovations, consumers, economic success.

I. INTRODUCTION

Organizational learning has received significant theoretical and empirical support for its role in improving the performance and competitiveness of organizations (Makabila et al., 2017). Quite a long time ago, Senge, (1990) argued that the speed of developing and ensuring organizational learning can be the only sustainable source of achieving competitive advantage in the future. The role of speed and the relative "economy" was already understood, because only in this way can a continuous development of organizational knowledge be ensured.Garvin, Edmondson and Gino, (2008) emphasized that a strong rate of learning and development of organizational knowledge tends to be positively associated with achieving competitive advantage. In essence, a learning organization is able to manage, design and purposefully reshape its culture and strategy to enhance and maximize the potential for organizational learning development (Makabila et al., 2017). The importance of organizational learning is already apparent, as the ability to learn and knowledge can mean the most important element for an organization - learning how to learn.

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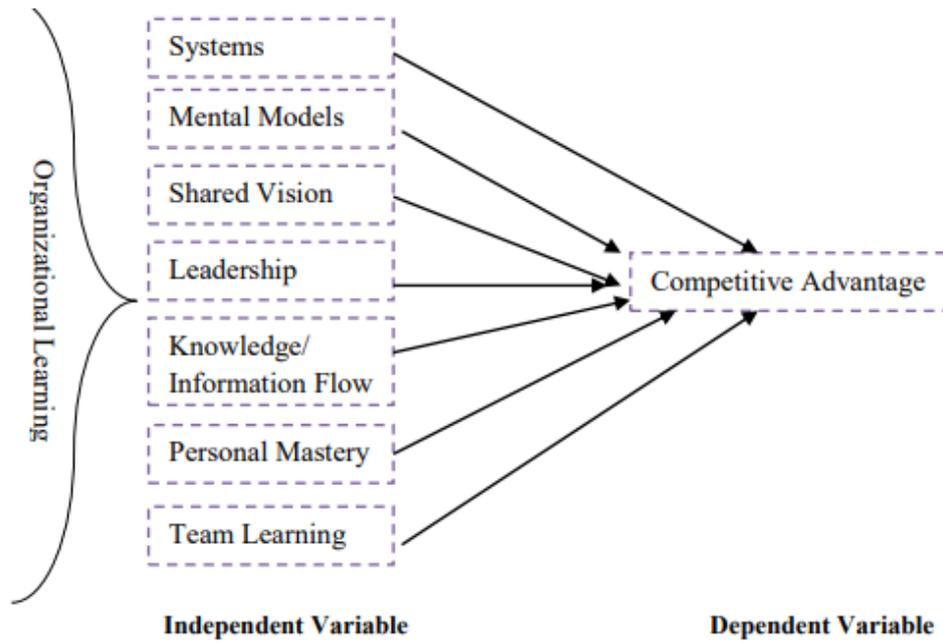
Figure 1. Organizational learning and competitive advantage

The figure above shows the connection of organizational knowledge (systems, mental models, shared vision, leadership, information flow, personal expertise, team learning) with the achievement of competitive advantage. Many organizations seem to adapt more effectively and rapidly to unpredictable environments (Kransdorff, 2006).
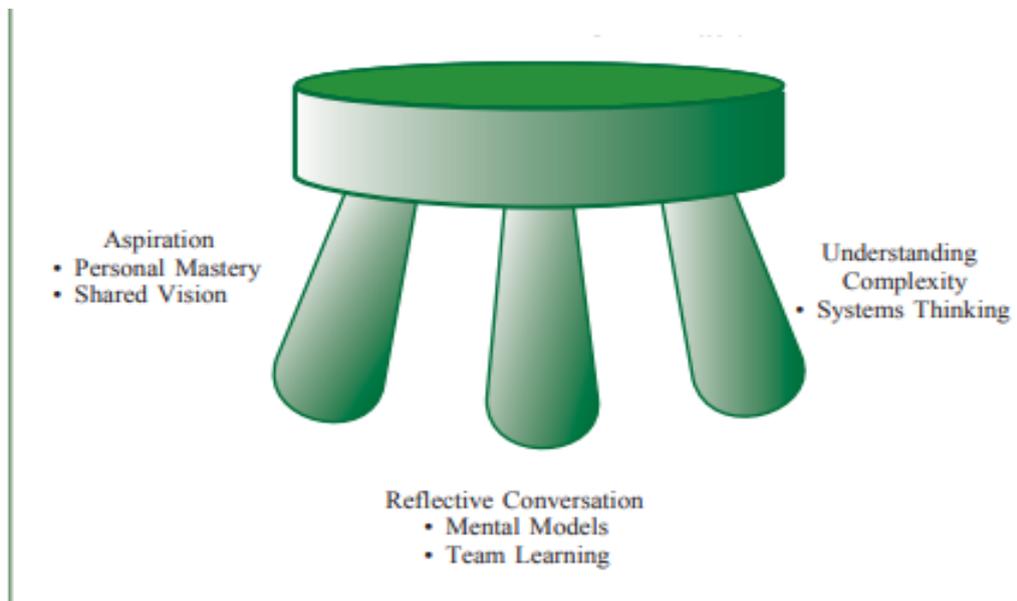
Figure 2: Core learning capabilities of organizations

Efforts to develop organizational learning are no longer just an option, but rather a basic necessity, for organizations around the world if they are to survive and thrive (Singh and Kant, 2008). The

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reason is the ever-increasing rate of changes in the external environment. Changes are no longer just constant, but highly unpredictable and impactful. It can be argued that never before have organizations been in such a precarious position due to a number of factors:

- Technological development (at the level of communication, information exchange, etc.)
- The consequent increase in general connectivity, maximizing the ability of consumers and interest groups to draw information, exchange feedback/criticism/opinions at any time
- The unpredictable creation of new social and professional trends
- The unpredictable influence of all the above on the brand image of organizations. A scandal that can come out of nowhere can be inflated, spread quickly, and have significant (immediate and possibly long-term) consequences for an organization's reputation.
- The ability to transfer "hard knowledge" at the level of operational organization. Now knowledge about optimizing the production process can be found everywhere (it is common knowledge). What differentiates organizations is 'soft skills' and the ability to develop internal processes of continuous knowledge development.

The days when organizations had huge factories and supply lines based on the ownership of significant material resources, are gone. The era, when few companies knew the most important principles of optimization of the production process, has also passed. A successful company can start now (or it is more likely), in a small basement and grow, as long as it has knowledge that cannot be imitated and substituted (rare).

All of the above implies that organizations must ensure that they can keep up with modern trends. Empirical studies have demonstrated the important role that learning plays in enhancing performance in a variety of disciplines. For example, in the public sector, non-governmental organizations, the banking industry, small and medium enterprises, at the level of services and at the level of insurance organizations (Huang et al.,

2011). These studies have shown that learning is an important determinant of organizational success, and that it can indeed lead to superior performance and the realization of a competitive advantage.

Despite the clarity/consistency of research findings and the academic consensus that organizational learning tends to lead to competitive advantage, the rate of adoption of relevant learning practices is still low among organizations, particularly for state-owned companies. This can be reasonable and expected. Organizations tend to rely on practical, commonly accepted solutions over time, on the basis of a hierarchical structure, tried and tested solutions, etc. It is extremely difficult (for many of them) to adopt corresponding philosophies, where trust in the long-term establishment of organizational conditions conducive to the development/transfer of knowledge may be the fundamental priority, as opposed to the achievement of short-term goals.

Many middle and senior managers may not be ready for such radical changes. At the same time, the survival and development of organizations was not and is not an easy task. Organizations that persist in showing resistance, and not changing dimensions of their culture, etc., will possibly tend towards extinction.This low adoption rate is also due to past research inadequacies that have not efficiently provided managers with concrete suggestions on how to gradually make their organizations, learning organizations.

The concept of the learning organization has been widely used in the context of organizational behavior analysis, especially in today's era where survival in the competitive, external environment is a significant challenge (Makabila et al., 2017). An organization that has managed to develop a thriving learning culture may have an increased chance of achieving a competitive advantage. With the existence of effective learning conditions in organizations, strategic directions can be determined by the retrieval of valuable information and insights, while all of the above can be based on organizational memory (Lin, 2008). Furthermore, as organizational excellence

Organizational Knowledge as a Source of Competitive Advantage-Amazon Case Study

largely entails quality information sharing, the underlying culture in an organization is essential to encourage employees to share the right information, to the right people, at the right place and at the right time (Kumar, 2005). Culture especially helps to increase the chances of achieving a competitive advantage and successfully responding to various changes as it encourages internal learning (Norashikin & Noormala, 2006).

Many advantages derived from learning organizations concern the ability to overcome chaotic and unpredictably changing situations (Hannah & Lester, 2009). At this point, the following should be emphasized: modern management tends to constantly recognize the ever-increasing importance of soft skills (strategic empathy, emphasis on internal communication, creative synthesis of opinions from all levels of an organization, utilization of various perspectives, etc.), in contrast to traditional strategic management that was based on rational planning.

This paradigm shift is not a simple matter. Businesses expect "bullet-point" solutions (especially from the academic community), and this is becoming more and more distant. A key point, perhaps, was the separation of knowledge into explicit and tacit. Nonaka (1995), talked about explicit knowledge, which can be coded, transferred, stored, etc. and tacit knowledge. The second, which was considered extremely important, does not concern mathematical analogies, but knowledge conveyed through observation, the development of strong bonds within the organization, through parables/metaphors, etc.

It can be argued that Knowledge Management has been deeply influenced by the above. Although there is often a technocratic orientation (favoring digital adaptation, technology support, etc.), there is also a leadership and culture orientation concerned with developing the right conditions for creating, sharing and storing knowledge. Therefore, a perspective has prevailed, where the focus is on developing organizational conditions and not on immediate results. The reason is that it is constantly sought to ensure a "fruitful way of

generating future results/solutions". This can also be connected to the philosophy of Gestalt, where the whole is something more than the simple sum of its parts. Therefore, those organizational conditions that will lead to this are constantly being sought. As tacit knowledge was recognized as something very important, the conditions supporting it also became very important. It is no longer enough to attract and select talented (scientifically) staff if they cannot accept the invisible dimensions of the organizational culture, create strong bonds and contribute to the exchange of knowledge. This element, it can be argued, has complicated the reality of organizations.

II. LITERATURE REVIEW

2.1 Introduction

The culture of a learning organization has been linked to positive organizational outcomes such as enhanced performance (Watkins & Marsick, 1999) and improved firms' innovative capabilities (Kieser & Koch, 2008). The culture of an organization is an extremely deep concept. It can be understood as the invisible part of the organizations (analogous to an iceberg, where 5% of its mass is visible and the rest is hidden).

The origin of the attention to the concept of organizational learning began with the recognition of experience curves (Hoy, 2008). Researchers observed that outputs tended to increase compared to inputs as employees gained experience over time (Argote, 2001; Argote & Miron-Spektor, 2011). Accordingly, members of organizations may gain more knowledge about the industry in which the organization operates and about the company's business model (Hoy, 2008). Organizational members may therefore acquire (under appropriate conditions) a more thorough knowledge of the external environment, always in relation to the internal (the strengths and weaknesses of the organization).

All of the above may refer to the internal ability of organizations to learn from experience, to fruitfully consider and adopt new ideas and finally to transform them into policies and actions, in order to gain some competitive advantage

(Lipshitz, Friedman, & Popper, 2007; Mitki, Herstein, & Jaffe, 2007).

The focus of scientific research on organizational learning can be grouped into three main themes:

- How routines can act defensively, preventing the development of learning (Adler & Zirger, 1998; Akgün, Lynn, & Byrne, 2003; Argyris & Schön, 1978)
- How changing organizational routines and habits can affect future behavior (Argote & MironSpektor, 2011; Bolman & Deal, 2003) and.

- How performance characteristics can be differentiated on the basis of fruitful experience management (Altman & Iles, 1998; Argote & Ingram, 2000; Dutton, 2003; Ellinger, Ellinger, Yang, & Howton, 2002).

From these three themes of organizational learning, several perspectives have emerged that have significantly contributed to the understanding of the concept under study.

Source: Serrat, (2009)

Figure 3: Learning process of organizations

2.2 Competitive advantage

In seeking to explain the attainment of a competitive advantage, researchers have offered useful theoretical propositions. Resource-based theory has emphasized that competitive advantage may suggest that firms constitute a unique combination of resources and capabilities and that a firm can gain competitive advantage based on the unique set of the above (Barney, 1991). Resources must be valuable, rare, inimitable and non-substitutable and the chances of achieving a competitive advantage also require effective management at the level of resources and capabilities (Barney, 1991).

The fact that resources must enable value creation and must also resist imitation attempts by competitors suggests that firms, in conditions of heightened competition, should try hard. Rival firms will seek to imitate or try to replace resources that are a source of advantage, while organizations facing changing or uncertain conditions must be able to learn and improve.

One perspective, therefore, is that organizational learning can help organizations focus and exploit

their resources and capabilities. For example, Karash (2002) defined the concept of organizational learning as oriented towards the resource-based view (RBV), referring to the ability of an organization to transform standard resources that are available to all, into capabilities that are unique and inimitable.

2.3 The concept of organization learning

The concept of organizational learning is a thoroughly explored concept, in a number of fields and disciplines (Easterby-Smith & Lyles, 2005). Senge, (2006) described the concept as the change in organizational behavior that occurs through a collective learning process. Organizational learning can be seen as a distinct, valuable and inimitable resource, as it is impossible to substitute the conditions of its creation and transfer (Garvin, Edmondson, & Gino, 2008).

Learning emphasizes the development and application of new ideas and knowledge, which have the potential to influence work behavior, which ultimately can lead to the enhancement of

Organizational Knowledge as a Source of Competitive Advantage-Amazon Case Study

organizational results and of an organization's position.

A learning organization uses a management philosophy based on knowledge and understanding, as opposed to fear and denial of the complexities of the real world. Therefore, the above can promote a sense of work empowerment, which can increase motivation regarding continuous learning (Bryson et al., 2006).

For learning to be fully embedded in an organization, it must occur at various levels. Argyris and Schön, (1978) have emphasized that organizations learn through individuals who act as agents for them and by the learning activities of individuals, which in turn are facilitated or hindered by a set of internal factors. Organizations cannot learn by themselves, but it is people who learn. However, a learning organization is much more than a sum of learning individuals or a sum of knowledge.

For example, supporting innovation (or new knowledge) refers to people who support an original idea (if they think it's right, of course) and don't feel an automatic "aversion" to something different. In the same context, there are the concepts of creativity and innovation. Not everyone in an organization is creative, but a culture that supports creative/divergent ideas can do wonders.

Swieringa and Wierdsma (1992) concluded that individual learning is a necessary but not sufficient condition for organizational learning. Entrenched organizations are organized in such a way that learning takes place at multiple levels: individual, team, cross-functional and organizational/strategic (Britton, 1998).

Organizational learning in organizations can also occur at various functional levels. One level may focus on correcting errors in the existing system while a more advanced one may even question policies and procedures rather than focusing only on error correction (Linz & Resch, 2010).

In the first case, results are assessed against prevailing organizational norms and expectations.

According to Senge, (1990), this is about doing things the right way without necessarily questioning whether what one is doing is right, or if it is the right thing. In the second case (where the innate, full creativity of some employees is accepted), deeply held assumptions, principles, policies, etc. can be challenged. This may not be pleasant, but it can be extremely useful. Again, it is very important to challenge the right assumptions, by the right people (who have the right skills and are not doing it selfishly), in the right place, at the right time.

On the other hand, effects of this magnitude can be extended and possibly lead to the next stage, which is about accepting "the categories/ arguments" and starting an open and often powerful exchange of views (Peeters & Robinson, 2015).A learning organization must develop its capabilities on a continuous basis over a long period of time (Senge, 1990). This means that organizations that adopt the analogous culture should have the skills and abilities to produce, transfer (conciliation/debate), use knowledge and transform individuals as agents of reflection of new knowledge (Garvin, 1993).In such an organization, learning and work are combined in an ongoing systematic manner to ensure alignment of individual, team, and organizational improvements (Watkins & Marsick, 1993). It is the learning culture that contributes to all of the above. Culture can be understood as the invisible "glue" that connects all of the above in a strong and sustainable way (Watkins & Marsick, 1993). Some important dimensions of a thriving organization's culture are the following:

- Continuous learning. In relation to this, the conditions are developed so that all the inclinations of the organizational members are satisfied.
- The disposition for dialogue and inquiry, where active efforts are made to develop a common ground of tolerance of fruitful dialogue, healthy questioning and experimentation.
- Group learning, which refers to cooperation and the existence of strong ties .
- An integrated system, which will concern everything that is developed at this point.

- The connectivity of the system, or the provision for the existence of ways of translating internal and external stimuli into actions (which will obviously be as commonly accepted as possible).
- Empowerment, related to (among other things) effectively sharing the vision, giving authority at the work control level and respecting any feedback that can lead to significant improvements (even at the vision level).
- Leadership is about ensuring leadership that will be able to bring new directions.

However, it is important to note that organizational performance is difficult to assess and has been measured in a number of different ways (Stankard, 2002). Performance can be a product of unknown interactions of different elements or units in an organization (Stainer, 1999). Learning culture has been shown to influence the performance of organizations that adopt it, as well as achieving competitiveness and enhancing financial performance (Lopez, Peon, & Ordas, 2005).

III. ORGANIZATIONS PROFILE

Jeff Bezos quit his hedge fund job to start an online bookstore in of his Seattle garage. Now, this company is one of the most highly valued companies in the world, while it has been described as "the most powerful brand". Amazon sells everything from shoes to sofas, to summer gourmet sauces, and has expanded its portfolio with acquisitions of Whole Foods, Zappos, Audible and Twitch to become a dominant force in the world of e-commerce, entertainment content, of cloud computing services and artificial intelligence (fortunegreece, 2019).

Sam Walton founded the Walmart supermarket chain so that the people who worked for him would be able to buy what they needed at a price no more expensive than anywhere else, according to Charles Fishman, author of "The Wal- Mart Effect", who spoke on the subject on the American network ABC. In the early 1990s, consumers would never have considered buying jeans and chicken breasts in the same place, until Walmart changed their shopping habits.

"In exactly the same way that Walmart changed the way we think about shopping, Amazon changed the psychology of consumers," said Fishman. The "marketplace" that shoppers are now heading to is online, and the first store of reference, Amazon. Amazon has built an infrastructure and delivery system to deliver content instantly, and almost anything else within a day of ordering(fortunegreece, 2019).

"It's an ecosystem," Nomura/Instinet retail analyst Simeon Siegel told ABC News. "When Amazon started showing customer reviews, people thought it was crazy. Who cares what customers say? People won't sit down to write reviews, who cares about the random opinion of strangers I've never met?" The above documents the truly innovative nature of the company's thinking and the reason it was established.

Amazon's influence may at first seem limitless. But as Bezos told his employees recently: "Amazon is not too big to fail. In fact, I predict that one day Amazon will fail. If you look at large companies, their life spans tend to be thirty-something years, not a hundred-plus years." Bezos may be right. As the company looks for the next step in its fight for global dominance, it will need to address challenges from both the consumer and regulatory side.

IV. RESEARCH-AMAZONS CULTURE

As the rapid pace of modern change requires companies to constantly learn and adapt, Amazon can be an important case study, in relation to what has been developed above. Beth Galetti, Amazon's vice president of human resources, has analyzed how all of this led Amazon to develop and support a culture of continuous learning and create the necessary, supportive infrastructure (Mckinsey, 2020).

A culture of empowerment and continuous feedback was achieved according to Beth Galetti. Clients' needs were evolving and diversifying, so continuous learning was imperative for all employees of the company under study. This thought was captured in the leadership principle

Organizational Knowledge as a Source of Competitive Advantage-Amazon Case Study

(to employees), "Learn and keep being curious." This principle is very important because things have often been done that have never been done before. As there is no learning manual, employees were given the opportunity to try new things and learn along the way.

This philosophy of empowerment is reflected in the fact that every employee is expected to be actively involved. If anyone finds any issues that may be affecting the customer experience or have ideas to improve the situation, they are expected to step in, regardless of whether the issue is in their area of expertise. Awards have even been instituted to recognize and reward this behavior. One has been called 'Just Do It'. Jeff Bezos, founder and CEO of Amazon, hands the employee or team responsible for the improvement, a Nike shoe to recognize (in a simple but symbolic way), the recognition of the value of the employees and their ideas, and to strengthen the culture of employee empowerment.

A culture of real-time feedback has also been established. Feedback is shared directly in order to better serve customers. In relation to this, the Connections system was created, a mechanism that asks each employee a question every day when he logs on to his computer. Answers can provide aggregated feedback to the individual manager, while questions cover a wide range of areas, from the work environment to manager effectiveness, team issues, and potential barriers that prevent employees from producing innovative solutions for customer problems.

There is also an annual communication process that has been called "Forte", where the focus is on the most important strengths of the employees. These concepts are specific descriptions of an employee's unique, outstanding capabilities. Forte is a simple process where each employee receives direct feedback from their manager, peers and team members about their strengths and ways to strengthen them.

In the same context, organizational learning starts with employees learning the company's culture, as soon as they start. A program called "Escape

Velocity" has been designed, which is a three-day experience specifically for externally recruited senior executives. As the name suggests, the program aims to help executives shed "previous burdens" and enter new ways of thinking at Amazon. The program focuses on setting expectations and explaining the culture.

Leaders teach potentials leaders the mindsets and skills considered successful (the theory of the organization), such as changing the perspective from focusing on competition, to obsessing over customer needs, from relying on PowerPoint to more "deep/impactful" » narratives and from the emphasis on cost reduction or quarterly results, to doing the right things over time. For continuous, internal learning, there is an internal wiki site that contains a range of information and facts about the company. At the same time, a video production mechanism has been created, where employees can learn from the experiences of other employees (knowledge base - a number of necessary skills are learned).

V. ANALYSIS

Learning within organizations is not a static but a constantly changing process. It has been argued in the literature that a firm achieves competitive advantage through organizational learning. Empirical evidence has shown that the business environment is becoming increasingly competitive, with large companies tending to get bigger and smaller ones trying to catch up. Competition has become even more intense in the online retail sector. Since the Internet has become widely available, consumers have become more sophisticated and demanding, choosing to shop online both to access a vast variety of goods and for convenience (Appel, Grewal, Hadi, & Stephen, 2019).

A leading organization (in terms of performance) is Amazon, having achieved excellent innovations and very good levels of customer service. This organization has revolutionized e-commerce by providing a range of service offerings ranging from entertainment media, grocery delivery to web cloud services (Seeking alpha, 2012). Amazon was driven by the popular strategy of achieving

competitive advantage, cost leadership, in building a culture of active learning, development and breaking new boundaries (Boss, 2017).

Realizing competitive advantage needs much more than reducing operating costs, of course. It may ultimately be about the ability to adapt to changing market needs (Boss, 2017). A business that wishes to remain profitable in the long term must be able to understand the purchasing behavior, attitudes/perceptions, needs and strategies of customers. Amazon rose to prominence by creating a one-stop shop for all online retailers. Despite this, Amazon managed to reduce its costs while enjoying a competitive advantage (Dudovskiy, 2020). The company managed to optimize the possibilities of achieving economies of scale, positively modify its business operations and enhance its organizational flexibility in different market sectors (Dudovskiy, 2020).

VI. CONCLUSIONS AND IMPLICATIONS

The concept of organizational learning is extremely deep and complex. It mainly concerns the organizational culture, as was seen in the case of Amazon. The continuous development of knowledge was shown by the simplest thing - the existence of a "just do it" award. It may seem like something simple, but being awarded by the founder of the company is not something simple. In fact, it signals, in practice, the organization's values. A learning culture can be more complex than the everyday tasks of leadership. In any case, the company under study appeared to be an organization that deeply values (at every level) the spirit of inquiry, questioning and work participation. Organizations can learn valuable lessons from this mindset. Also, it may be important to signal these dimensions of culture in recruitment activities.

The point is to initially attract like-minded people, select those who fit the position/skill level, and then do the formal learning of the culture. Recruiting and selecting unsuitable people does not help in the future. In the same context, it can be argued that an important parameter of knowledge development (transfer and utilization)

is the strong ties between employees. One way (among others) to achieve this is to continuously integrate people who are already positively aligned with an organization's core values.

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The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

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Universidad Tecnológica de Puebla

ABSTRACT

The municipality of Atlixco, in Puebla represents a good place to spend a weekend with friends or family, it is visited by both domestic and foreign tourists who enjoy a good climate almost all year round; this region is famous for its diverse flower production, gastronomy, cultural richness and historical monuments; factors that influenced to receive the appointment of Pueblo Mágico (Magic Village) in 2015, granted by the Secretaría de Turismo (SECTUR - Ministry of Tourism) as part of government policy.

Therefore the interest in carrying out this study, whose objective is to publicize the economic and social impact that the emblem represents for this municipality, considering it from the point of view of entrepreneurs and citizens. The method that was applied was quantitative –descriptive; to carry it out, four population profiles were chosen (entrepreneurs, citizens, tourists and authorities) so that an equal number of information collection instruments were designed to obtain the precise perspectives of the different objects of study.

Keywords: cultural turism, educational enviroment, cultural nationalism, economic impact of tourism, growth and development.

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The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

El impacto multicultural del programa "Pueblos Mágicos" en Atlixco desde la perspectiva tanto de sus habitantes como de sus visitantes.

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RESUMEN

El municipio de Atlixco, en Puebla representa una alternativa para vacacionar un fin de semana en casi cualquier época del año ya que su clima es mayormente templado, por ello es visitado tanto por turistas nacionales como por extranjeros; esta región es famosa por su diversa producción de flores, gastronomía, riqueza cultural y monumentos históricos; factores que influenciaron para que el año de 2015 recibiera la investidura de Pueblo Mágico, otorgado por parte de la Secretaría de Turismo (SECTUR) como parte de la política gubernamental.

De esta forma surge el interés por efectuar el estudio aquí presentado, cuyo objetivo es dar a conocer el impacto económico y social que representa el distintivo para este municipio, considerándolo desde las perspectivas de ciudadanos y empresarios. El método que se aplicó fue cuantitativo – descriptivo; para realizarlo, se eligieron cuatro perfiles poblacionales (empresarios, ciudadanos, turistas y autoridades) por lo que se diseñaron igual número de instrumentos de recolección de información para obtener las perspectivas precisas de los diferentes objetos de estudio.

Los resultados de las encuestas muestran que, a seis años de operación del distintivo, Atlixco ha tenido algunas mejoras, sobre todo en la atención al turismo, la generación de empleos temporales y el progreso de la infraestructura del lugar; en la derrama económica, los sectores más beneficiados fueron el empresarial y el de comercio.

Palabrasclave: turismo cultural, ambiente educacional, nacionalismo cultural, economía, crecimiento y desarrollo.

ABSTRACT

The municipality of Atlixco, in Puebla represents a good place to spend a weekend with friends or family, it is visited by both domestic and foreign tourists who enjoy a good climate almost all year round; this region is famous for its diverse flower production, gastronomy, cultural richness and historical monuments; factors that influenced to receive the appointment of Pueblo Mágico (Magic Village) in 2015, granted by the Secretaría de Turismo (SECTUR - Ministry of Tourism) as part of government policy.

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London Journal of Research in Management and Business

The results of the surveys show that, six years after the functioning of the nomination, Atlixco has had some improvements, especially in the attention to tourism, the generation of temporary jobs and the progress of the infrastructure of the place; in the economic strewing, the sectors that benefited the most were business and commerce.

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I. INTRODUCCIÓN

El turismo puede favorecer el desarrollo socioeconómico y el progreso de una localidad, de ahí la necesidad de atraer a más visitantes. Un Pueblo Mágico es un sitio que tiene simbología y también leyendas, además de su historia misma, más aún si consideramos que su contexto ha sido, mayoritariamente, testigo de hechos trascendentales para México; son sitios que reflejan una identidad nacional, con una "magia" que se desprende de sus encantos turísticos (SECTUR, 2020)

Cabe agregar que, estos pueblos "son localidades que requieren orientarse para fortalecer y optimizar el aprovechamiento racional de sus recursos, atractivos naturales y culturales, fortalecer su infraestructura, la calidad de los servicios, la innovación y desarrollo de sus productos turísticos, la comercialización y tecnificación, acciones que contribuyan a detonar el crecimiento del mercado turístico" (SECTUR, Ficha Técnica de Evaluación, 2017). El distintivo aquí referido, inicia su gestación durante el 2000, en el periodo de gobierno de Vicente Fox Quesada, comenzando sus operaciones para el 2001 con el distintivo de los primeros Pueblos Mágicos: el Estado de Hidalgo con "Huasca de Ocampo", y San Luis Potosí con "Real del Catorce". Posteriormente se realizaron más nombramientos hasta llegar a los 132 municipios de los que hoy goza la nación mexicana. (Secretaría de Turismo, 2019)

Desde que se dio el primer nombramiento oficial, se consideró necesario dar seguimiento al impacto que ha generado dicho programa, identificar sus beneficios o aspectos de mejora; siendo en este caso el municipio de Atlixco el contexto referencial para llevar a cabo el estudio aquí presentado. Dicho en otras palabras, el objetivo que surge es el de entender, con base en la opinión de los ciudadanos, autoridades, empresarios y los propios turistas, el impacto económico y social que ha tenido esta localidad a partir de su denominación formal. Para ello, se describe su ubicación, principales actividades económicas, la organización política, medios físicos, características de su población, atractivos culturales y servicios; aunado a esto, se explica la metodología utilizada para el diseño de la muestra, así como los instrumentos a los que se recurrió para el levantamiento de la información, incluyendo el proceso y análisis de la misma.

Para llegar a la meta, es decir, saber si este programa ha apoyado al crecimiento económico y social de Atlixco, se partió de tres objetivos específicos:

1. Investigar, en términos de generación de empleos, ingresos económicos como resultado de la actividad turística.
2. Analizar el grado de participación y beneficio que obtuvo la población con la operación del programa.
3. Evaluar el desarrollo de la comunidad (social, cultural e infraestructura) desde el punto de vista de autoridades locales, población, turistas y empresarios.

II. ANTECEDENTES DEL PUEBLO MÁGICO DE ATLIXCO

Para ahondar en el tema, primero es necesario conocer los antecedentes de la región; comenzando con el origen azteca de la palabra "Atl-ix-co", cuyo significado es "Agua en el valle o en la superficie del suelo". Anteriormente se le conocía como "Quauhquechollan", proveniente de la lengua náhuatl y significa "Lugar del águila Quecholli" (SECTUR, Pueblos Mágicos de México, 2019).

London Journal of Research in Management and Business

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

40 Volume 22 | Issue 5 | Compilation 1.0 © 2022 London Journals Press

Cuatro siglos atrás, se asentaron culturas como la Chichimeca, la Teochichimeca y la Xicalanca, las cuales rendían tributo a Tenochtitlán. Como tal, su fundación ocurrió en 1579 bajo el nombre de Villa de Carrión; sin embargo, el 14 de febrero de 1843 el presidente general Nicolás Bravo, reconociendo su contribución en la Independencia, la declara como una ciudad bajo el nombre de "Atlixco". Otra fecha importante a considerar fue el 4 de mayo de 1862 con la Batalla de Atlixco ocurrida un día antes de la Batalla de Puebla. (SECTUR, Atlixco, Puebla, 2019)

III. MEDIO FÍSICO

El municipio se ubica en el centro Oeste de Puebla, colinda de la siguiente manera: Norte, con Tanquismanalco; Noreste, con Santa Isabel Cholula y Ocoyucan; Este, con Puebla Capital; Sureste, con San Diego la Meza Tochimiltzingo; Sur, con Huaquechula y Tepeojuma; Suroeste, con Atzitzihuacan; y, Oeste, con Tochimilco. Cabe mencionar que su altitud es de 1,830 m., por ello su clima es de templado a cálido, pero subhúmedo y lluvioso durante el verano. (SECTUR, Atlixco, Puebla, 2019)

Imagen 1: Regiones colindantes con el Municipio de Atlixco / Elaboración Propia.

Su clima es semicálido húmedo con lluvias durante el verano y parte del otoño (México, 1994) Es por ello que, aun cuando el agua primeramente se usa para el consumo humano, industrial y de servicio, la huella hídrica permite el cultivo de ciertos productos en la región de Atlixco, siendo esta una zona de producción hortícola y de flores para el mercado nacional e internacional gracias a la posibilidad de utilizar el vital líquido ya sea de forma subterránea o superficial, que se aprovecha principalmente en el periodo de otoño- invierno que es cuando menos se evapora. (Peñaloza-Sánchez, Bustamante-González, Vargas-López, Jaramillo-Villanueva, & Quevedo-Nolasco, 2020) En este orden de ideas, la Enciclopedia de México, señala a este pueblo

como productor de aguacate y frutas tropicales. (México, 1994) Cabe mencionar que la ciudad también cuenta con bosques de cedros y pinos originarios de la región. (SECTUR, Atlixco, Puebla, 2019)

Por otro lado, se pueden encontrar fábricas de tejidos de algodón y de lana, de bebidas gaseosas y alcohólicas. En pocas palabras, se habla de un importante centro industrial, agrícola y ganadero. (México, 1994)

Otra forma de conocer a los habitantes de la región es a través de su cultura y, al respecto, Atlixco tiene un amplio abanico de lugares para pasar un momento agradable, entre las que se encuentran la Cascada de San Pedro Atlixco, el

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

Balneario las Palmas o el Centro Vacacional IMSS Metepec; también existen granjas piscícolas como: Atlimeyaya, San Baltazar, y Xoulin; para enriquecer la mirada, cuenta con un Mirador del Cerro de San Miguel y los llamados Viveros de la Colonia Cabrera; si de cultura se habla, se puede visitar la Botica Poblana, la Casa de la Audiencia, Casa de la ciencia, Casa de Isaac Ochotorena, Centro Cultural el Carmen, Murales de Palacio Municipal (Ver. Imagen 2), Museo de las culturas, Museo de Santa Clara, Museo Obrero, Parque Ayoa y la Pinacoteca San Juan de Dios.

Fuente. Elaboración propia (2022).

Imagen 2: Murales del Palacio Municipal.

Dentro de las Festividades más tradicionales de la ciudad se encuentran: la Celebración de los Reyes Magos, el día seis de enero, desfile popular donde Melchor, Gaspar y Baltazar llegan al zócalo, la celebración de San Miguel Arcángel, último domingo de septiembre, la Feria de la Cecina en los meses de julio y agosto, el Festival de las Calaveras, el primero y dos de noviembre, con sus tradicionales alfombras florales y la "Villa Iluminada", que inicia desde el fin de noviembre hasta el seis de enero.

VI. CARACTERÍSTICAS DE SU POBLACIÓN

Para lograr el crecimiento de una región, es muy importante conocer a su gente; de acuerdo a datos obtenidos del Plan Municipal de Desarrollo del Gobierno de Atlixco (Ayuntamiento de Atlixco, 2018-2021), la población total del municipio está formada por 70,761 mujeres, lo cual representa el 52.66% de habitantes; y 63,603 hombres, representando el 47.34% de ellos; como se puede notar, más de la mitad de la población es femenina. En el aspecto generacional, las edades de 0 a 19 años, representan el 37.75%; de 20 a 59 años, el 50.21%; y, el 11.97% pertenece al grupo de 60 y más. Por lo que se puede ver que la mayoría de los locatarios están en edad económicamente activa.

Con respecto al idioma, ya que los indígenas del municipio son de origen náhuatl, después del español, esta es la lengua de mayor uso en el estado de Puebla, seguido del totonaco, mazateco, popoloca y otomí. Cabe agregar que, el 4.57% de la población de tres años y más habla lengua indígena y, de este porcentaje, el 0.36% no habla español.

En lo que concierne al aspecto educativo, el 6.01% de la población de más de 15 años es analfabeta; el 59.44% de los hombres y el 58.22% de las mujeres cuentan con educación básica; el 43.11% de los hombres y el 39.97% de las mujeres, tienen secundaria; 17.92% de los hombres y el 18.34% de las mujeres reflejan un educación media superior; y, tan sólo el 18.36% de los hombres y 16.38% de las mujeres tienen un grado universitario. Por lo que se puede notar estos números reflejan una

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

42   Volume 22 | Issue 5 | Compilation 1.0   © 2022 London Journals Press

gran oportunidad de mejora en cuanto a la preparación académica de los locatarios. (Ayuntamiento de Atlixco, 2018)

En Atlixco existen diez universidades, entre las más demandadas están la Universidad Interamericana para el Desarrollo, la Benemérita Universidad Autónoma de Puebla, el Instituto Universitario para la Región Sur de Puebla y el Instituto Tecnológico Superior de Atlixco, siendo este último el de la matrícula más alta, aun cuando el porcentaje ha disminuido paulatinamente al paso de los años. Algunos institutos ofrecen maestrías pero aún no se ofertan doctorados en este municipio. (DataMéxico, 2020)

V. CULTURA

En la ciudad se conservan construcciones de los siglos XVI y XVII, se pueden encontrar El Convento Franciscano del cerro de San Miguel que está cubierto con bóvedas de tracería gótica y tiene portada plateresca; El convento del Carmen con una iglesia de la primera mitad del siglo XVII, en su claustro se puede ver la influencia de la obra de fray Andrés de San Miguel. Las iglesias como la Parroquial de San Agustín, de la Merced, de Santa Clara, de San Agustín, de San Juan de Dios y la Capilla del Orden Tercero, todas ellas muestran una modalidad peculiar del barroco popular de la región poblana. (México, 1994)

Fuente. Elaboración propia (2022).

Imagen 3: Templo de San Francisco

"El HueyAtlixcáyotl", es la fiesta popular por excelencia; en náhuatl se traduce como "gran tradición atlixquense", se trata de una festividad de tradición prehispánica, en honor a Quetzalcóatl, en agradecimiento por los dones obtenidos en la cosecha; esta fiesta incluye siete danzas representativas de distintos pueblos de los alrededores y se celebra el 29 de septiembre. (México, 1994)

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

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Volume 22 | Issue 5 | Compilation 1.0   43

London Journal of Research in Management and Business
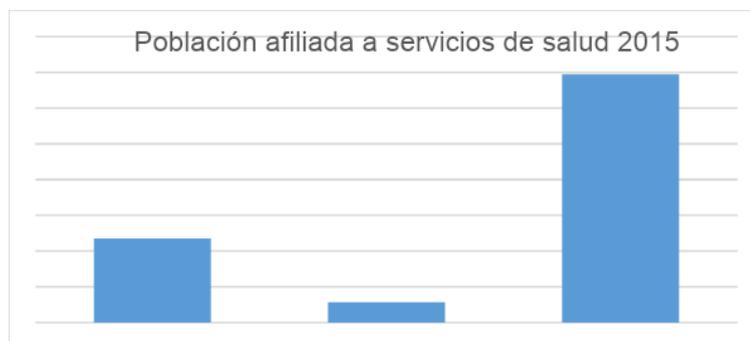
Fuente. Elaboración propia. (2022).

Imagen 4: Escaleras donde cada año se celebra el "HueyAtlixcáyotil".

En el tema de literatura, José Emilio Pacheco, escritor de origen atlixquense enfocó sus textos a la época precolombina y colonial mexicana describiendo "cómo el hombre es siempre la víctima de su propia violencia, de su desconocimiento endémico de la historia y de su ansia de poder". (Alemany Bay, 2014) El municipio en sí, también ha sido fuente de inspiración para novelistas y poetas, ejemplo de ello es Javier Duhart, quien escribió el libro "Los Muchochos de Atlixco" del cual ya existen tres tomos (Duharth, 2014) y la canción "Atlixco, Tierra Prometida".

VII. SERVICIOS PÚBLICOS

La calidad de vida de los habitantes también está supeditada a los servicios que ofrece una región. En este sentido, se indica que, según la Encuesta Intercensal 2015 del INEGI, el 79.76% de los pobladores habían sido afiliados a los servicios de salud. Del total de afiliados, el 23.55% en 2015, pertenecía al Instituto Mexicano del Seguro Social (IMSS). (Ver gráfica 1).

Fuente: elaboración propia.

Gráfica 1: Afiliación de la población a servicios de salud.

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

44 Volume 22 | Issue 5 | Compilation 1.0

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Se debe considerar que en 2020, el Seguro Popular como tal desaparece y es reemplazado por el llamado Instituto de Salud para el Bienestar (INSABI). Para ese mismo año, las opciones de atención de salud más utilizadas en orden ascendente fueron el Centro de Salud u Hospital de la SSA (antes Seguro Popular) seguido por la consulta de farmacia y el IMSS, y, en ese mismo orden, los seguros sociales que agruparon mayor número de personas fueron Pemex, Defensa o Marina y "No Especificado". Como se puede analizar en gráficas de DataMéxico, la atención a la salud tuvo una varianza mínima con los primeros cinco años del nombramiento, siendo los cambios más notorios las nuevas afiliaciones a Pemex, Defensa o Marina y las bajas en el antiguo Seguro Popular. (DataMéxico, 2020)

Por otro lado, en lo que se refiere a la infraestructura eléctrica, existen dos subestaciones de distribución con una potencia de 53 megawatts- amperes para la distribución y transmisión de energía eléctrica. Además, en el municipio existen 51 sitios públicos conectados con banda ancha gracias al Programa México Conectado. (Ayuntamiento de Atlixco, 2018-2021)

En el tema de vivienda, considerando una población total de 134,364 personas, 35,093 se encuentran en hogares particulares; cabe aclarar que 125,225 de ellos, es decir el 93.19% de la población, tiene acceso al alcantarillado y saneamiento básico en sus viviendas; el 93.21% disponen de agua entubada y el 93.03% tienen drenaje, dicho sea de paso, este servicio puede estar conectado a una fosa séptica, la red pública, o en todo caso, a un río o lago. De acuerdo con el Sistema Operador de Agua Potable y Alcantarillado del Municipio de Atlixco (SOAPAMA), dicho lugar obtiene agua mediante la extracción de pozos para posteriormente canalizarla a las tuberías. (PMD, 2018, p. 174). Como complemento, se puede agregar que, de acuerdo con los datos del anuario estadístico y geográfico de Puebla, con información de CONAGUA, Atlixco tiene una planta de tratamiento en operación la cual tiene una capacidad instalada de 150 litros por segundo. En el mismo orden de ideas, el 89.72% de los

locatarios entregan la basura a un servicio público de recolección.

En lo referente a la conectividad regional, uno de los accesos principales es la llamada Vía Atlixcáyotl, que entronca con la autopista Siglo XXI (Puebla-Cuernavaca). La subregión está articulada principalmente por tres vialidades, dos de ellas lo recorren del noreste a suroeste por la vialidad Estatal 438 Atlixco-Jantetelco o autopista Siglo XXI y vialidad Estatal 420 Atlixco – Tochimilco - Santa Cruz Cuautomatitla - San Miguel Tecuanipan, conectando con el Estado de Morelos y la vialidad Federal 190D Puebla – Huajuapán de León que conecta del noreste al sur con el municipio de Izúcar de Matamoros. Para las salidas y llegadas, Atlixco tiene dos terminales o centrales de autobús; respecto al resto del transporte público las bases del transporte se encuentran distribuidas y localizadas a lo largo del municipio. (Ayuntamiento de Atlixco, 2018-2021)

VIII. ESTRUCTURA POLÍTICA

Para el buen funcionamiento de la región, Atlixco cuenta con diversas leyes que rigen su conducta y actuar, entre las más importantes están: la Ley de Ingresos para el ejercicio fiscal 2018; el Reglamento Interior del Cabildo del Municipio de Atlixco; entre otras. (Ayuntamiento de Atlixco, 2021)Su ayuntamiento tiene por presidente municipal al Mtro. José Guillermo Velázquez Gutiérrez y bajo su mandato hay 12 regidores encargados de coordinar las áreas más significativas para la sociedad atlixquense como la juventud, el deporte, y el comercio, entre otros. (Ayuntamiento de Atlixco, 2021)

IX. ECONOMÍA

Además del aspecto social, un punto importante para el estudio aquí presentado es el factor económico. A ese respecto, se agrega que, en el crecimiento demográfico y económico del Estado y la región, entre 2010 y 2015, es decir, poco antes de que Atlixco consiguiera su nombramiento, existió un incremento de 3.25% del grupo de ciudadanos que se encontraban ocupados, pasando de 51,611 a 53,291 respectivamente. Entre

London Journal of Research in Management and Business

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

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Volume 22 | Issue 5 | Compilation 1.0   45

los sectores en los que se emplea la población, destacaba el aumento del sector terciario únicamente, con 2.40% (soporte, distribución y comercialización), mientras que los sectores primario (aprovechamiento de los recursos agrícolas, pecuarios, pesqueros, forestales), y secundario (comprendido por las actividades de carácter económico que se relaciona con la transformación y la extracción industrial de materias primas en bienes que se usan como base para fabricar productos y para abastecer de manera directa a las necesidades humanas), habían reducido el número de trabajadores en un 8.75% y 6.38% respectivamente; no obstante, las actividades primarias siguieron siendo las segundas más practicadas en el municipio después del comercio y los servicios. (Ayuntamiento de Atlixco, 2018)

Otro componente que influye en la derrama económica es el hospedaje; en este caso, Atlixco tiene una gran cantidad de hoteles para el descanso y disfrute. A sus primeros años de ser pueblo mágico, es decir, entre 2016 y 2018, el municipio logró incrementar de 1.68 noches promedio a 1.72 respectivamente; se debe aclarar que esto no ha significado que el número de cuartos de hotel se haya aumentado de manera continua, ya que entre 2016 y 2017 se acrecentó en 6.43% el total de habitaciones disponibles, pero entre 2017 y 2018 disminuyeron en 5.62%. (Ayuntamiento de Atlixco, 2018)

En lo referente al atractivo gastronómico para aumentar el aforo de viajantes, Atlixco ofrece una gran variedad de platillos, entre los que sobresalen el consomé atlixquense, la cecina, los tamales de comino, los tlacoyos, la trucha preparada y chileatole. También se encuentran dulces como: la Jeripa (dulce de color rosa, elaborado con harina de arroz, leche y yemas de huevo); doradas, azucaradas de trigo y nieves de sabores. Su bebida tradicional es el atole de arroz. (Ayuntamiento de Atlixco, 2019)

Fuente. Elaboración propia (2022).

Imagen 5: Palacio Municipal.

Dicho todo lo anterior, a manera de resumen, la información descrita hasta el momento abarca los siguientes aspectos: el municipio en sí, su ubicación, características geográficas, arquitectónicas, su gente y su cultura, los servicios públicos con los que cuenta, atractivos turísticos como el hospedaje y la gastronomía, hasta llegar a su estructura política. Todo ello ha servido de complemento para realizar la investigación aquí descrita.

X. METODOLOGÍA

En el caso de este estudio, se trata de una investigación mixta, considerada desde una perspectiva centrada en la opinión de las personas directamente involucradas la cual fue obtenida a

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

46   Volume 22 | Issue 5 | Compilation 1.0   © 2022 London Journals Press

través de la aplicación de encuestas. Con los resultados arrojados, se realizó un análisis para comprender el impacto que representa para la comunidad el llevar el distintivo de Pueblos Mágicos, que al pasar de los años se traduce como una manera de hacer promoción turística en México.

El estudio se dio en dos fases, la primera se refiere a una revisión del Programa Pueblos Mágicos aplicada en México para propiciar el desarrollo turístico de la Secretaría de Turismo del Gobierno Federal; así, mediante una investigación cualitativa, se logran determinar las variables de interés que pudieran ser medibles y, que sirvan de base para después proponer estrategias comerciales para esta región. En la segunda fase, se plantea identificar, mediante una investigación cuantitativa, a través del muestreo aleatorio simple, el impacto económico que la marca ha tenido como resultado de la actividad turística desde la perspectiva de los habitantes, analizando en qué medida la población se involucra y beneficia con la operación del programa, evaluando el desarrollo de la comunidad y la percepción de los turistas respecto a su estancia y cumplimiento de expectativas de los servicios turísticos ofrecidos.

Para la determinación de la muestra aplicada, esta se efectuó aplicando la siguiente fórmula:

$$n = \frac{Nz^2pq}{e^2(N-1) + z^2pq}$$

para poblaciones que mostraban una tendencia de comportamiento "normal", tanto finitas como infinitas según fue el caso objeto de estudio. Para el caso de la población de ciudadanos, se tomó en cuenta un nivel de confianza del 95% y como margen de error se consideró el 5%, determinando que la muestra fue de 383 ciudadanos.

Además del análisis de los resultados obtenidos, también se consideraron otras fuentes de información sobre los datos de las poblaciones, principalmente se consultó al Instituto Nacional de Estadística y Geografía (INEGI).

Es importante señalar que la investigación que se efectuó fue descriptiva y los resultados muestran el comportamiento reflejado en los indicadores que sirvieron de base para analizar la efectividad del programa y el impacto del distintivo de pueblos mágicos.

XI. RESULTADOS

Para el caso específico de la Ciudad de Atlixco, considerando los datos de los entrevistados, el 44% son del género femenino y el 56% masculino, siendo la preparatoria su grado académico predominante con un 87%. (Ver gráfica 2)

Grado de estudios

Series1, Otro, 1%

Series1, Licenciatura, 11%

Series1, Preparatoria, 87%

Series1, Secundaria, 2%
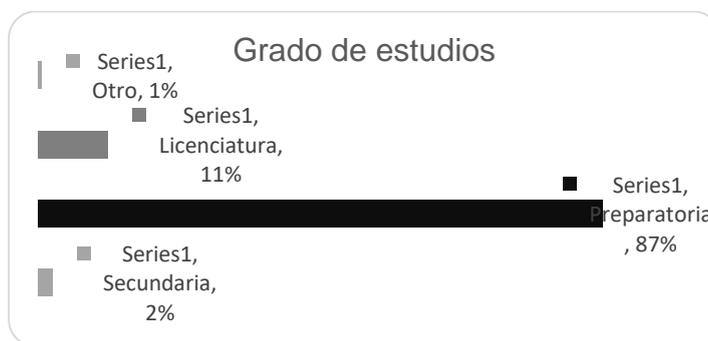
Fuente: Elaboración propia con datos de las encuestas.

Gráfica 2: Grado de estudios de los encuestados en Atlixco.

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

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De acuerdo a las personas que aceptaron contestar las encuestas, en esta comunidad, las actividades económicas que más se desarrollan son: Agricultura/Ganadería, Comercio/Servicios, Turismo, Industria y Pesca, siendo la actividad sobresaliente el Turismo seguida del Comercio/Servicios, (Ver gráfica 3). Como complemento, se puede ver que el Turismo es la actividad económica que más ingresos genera siendo del 44%, de ahí le siguen, el Comercio/Servicios con 36% y Agricultura/Ganadería con el 17%. Por otra parte, el 52% de los entrevistados reconoce que se han desarrollado otras actividades económicas asociadas al sector Turismo. Sin embargo, el 55% manifiesta que no hay disposición para modificar una actividad tradicional a una actividad enfocada en atraer invitados.
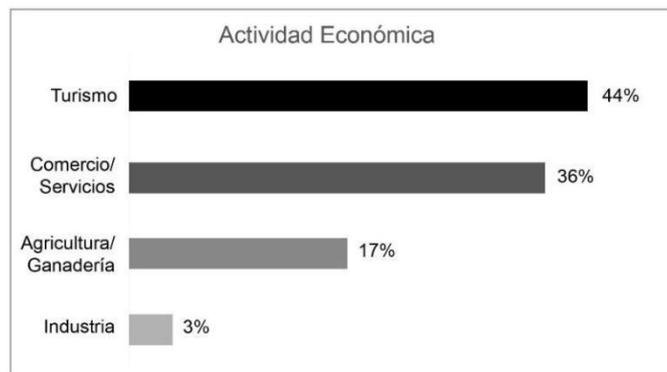
Fuente: Elaboración propia con datos de las encuestas.

Gráfica 3: Actividades económicas según las encuestas realizadas.

Por otra parte, cuando se indaga sobre si las actividades económicas diferentes al Turismo estaban dispuestas a cambiarse a la actividad más importante de la región, así se obtuvieron los siguientes resultados: poco menos de la mitad del sector Comercio/Servicios muestra interés a contribuir con el Turismo con el 42%, caso contrario, los niveles de más bajo interés para cambiarse a este rubro son la Industria y Agricultura/ Ganadería con el 54%.(Ver tabla 4).

Tabla 4: Nivel de interés de cambiarse a la actividad Turismo

	Agricultura/ Ganadería	Pesca	Industria	Comercio/ Servicios
Alto	25%	34%	26%	42%
Mediano	21%	46%	20%	31%
Bajo	54%	20%	54%	27%

Nota. Fuente. Elaboración propia con datos de las encuestas.

Desde que Atlixco fue nombrado Pueblo Mágico en 2015, la percepción de los beneficios que ha traído esta denominación de acuerdo con la situación económica no es halagadora si se considera que el 4% piensa que es muy buena, el 30% la califica de buena y el 50% la estima regular, el resto de la población muestra considera que no ha habido cambios o que, de plano, ha empeorado. (Ver gráfica 4).

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

48 Volume 22 | Issue 5 | Compilation 1.0

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Situación económica
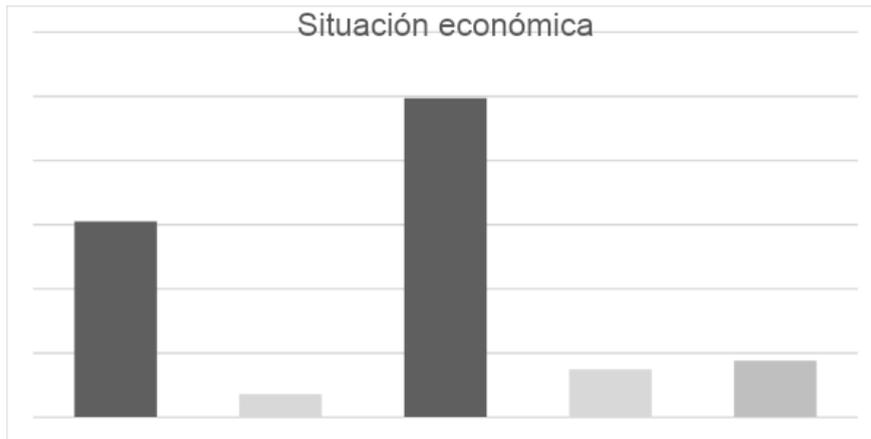
Fuente: Elaboración propia con datos de las encuestas.

Gráfica 4: Percepción de la situación económica de la muestra.

Además de lo antes dicho, los beneficios que ha generado la actividad turística en diferentes estratos de la comunidad son los siguientes: el 56% comenta que la mayor ganancia es para los empresarios y comerciantes, es decir más de la mitad de la población; tan sólo el 24% considera que ha sido de ayuda para toda la comunidad; quedando el 20% de los encuestados con la idea de que son las autoridades quienes se han favorecido con esta actividad. Es de relevancia considerar esta información aun cuando la inyección económica del turismo se ve balanceada, al contar con un 49% de inversionistas que forman parte de la comunidad y un 51% es de origen extranjero. (Ver gráfica 5);

Pasando a aspectos más positivos, de acuerdo con la opinión de los entrevistados, el 12% considera que las empresas turísticas siempre han contribuido a las actividades sociales y culturales en el Pueblo Mágico de Atlixco, el 58% que algunas veces, el 26% cree que esto ha ocurrido rara vez y el 5% dice que nunca ha pasado. Asimismo, el 83% de los entrevistados, estima que han llegado más visitantes desde que Atlixco fue reconocido como Pueblo Mágico, el 12% que no hay cambio y el 5% que no hay incremento de visitantes.
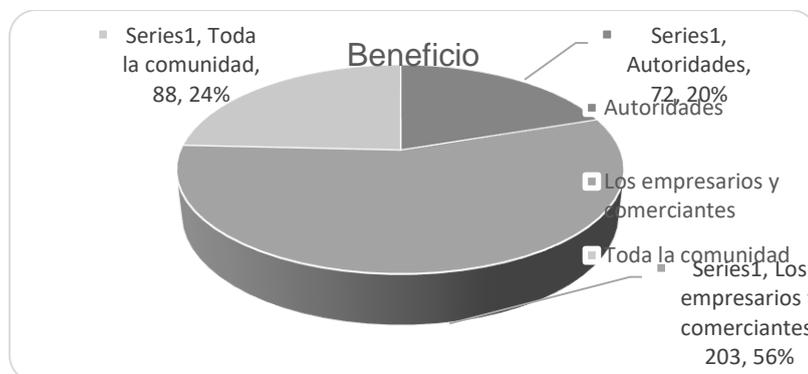
Beneficio

Fuente: Elaboración propia con datos de las encuestas.

Gráfica 5: Percepción del beneficio en Atlixco

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

Con respecto a las tradiciones, costumbres y recursos naturales de la comunidad, la información es más favorable ya que la mayoría, es decir, el 89% opina que sí hay respeto a sus tradiciones, costumbres y recursos (ver gráfica 6)
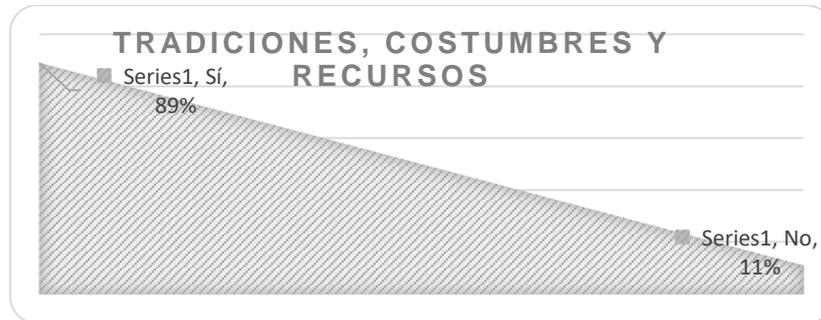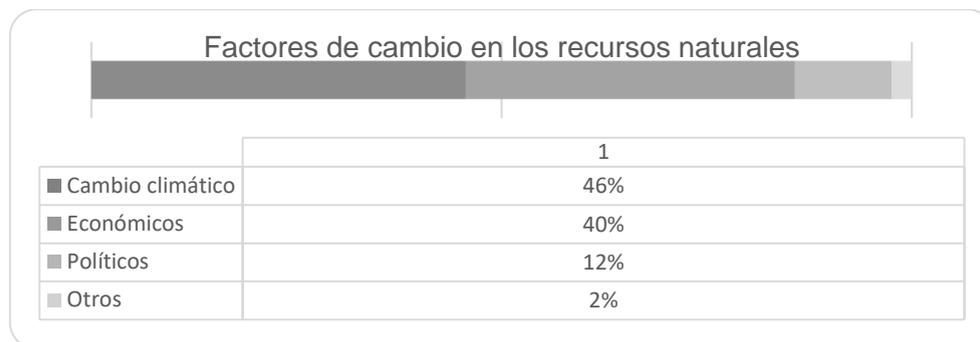

Fuente: Elaboración propia con datos de las encuestas.

Gráfica 6: Respeto a las tradiciones, costumbres y recursos de Atlixco

Aunado a lo anterior, la influencia de los turistas en la comunidad ha sido positiva de acuerdo con el 59% de los consultados, opuesto al 4% que tienen una opinión contraria.

En cuanto a la parte de los recursos con los que cuenta la región, el 60% de las personas declaran que los más importantes son los monumentos históricos y el 29% opinan que son los recursos forestales. Si se considera desde el punto de vista del desarrollo sustentable, la información es preocupante ya que, el 59% afirma que sus recursos naturales han sufrido cambios negativos, y, apenas el 18%, considera que son buenos. Entre los factores que han influido en el desgaste de los recursos naturales de la región, el 46% cree que se debe al cambio climático, 40% a aspectos económicos, y el 12% a factores políticos. (Ver gráfica 7) Afortunadamente, el 70% explica que se está llevando a cabo algún programa de conservación de los recursos naturales en la comunidad; con respecto al asunto se encontró el "Programa de Ordenamiento Ecológico Local del Municipio de Atlixco, Puebla -2020" el cual busca constituir un Modelo de Ordenamiento Ecológico que incluya las Unidades de Gestión Ambiental, lineamientos sobre ecología, el uso de suelo, y las estrategias de tipo ambiental con los proyectos y las funciones para su realización.

	1
■ Cambio climático	46%
■ Económicos	40%
■ Políticos	12%
■ Otros	2%

Fuente: Elaboración propia con datos de las encuestas.

Gráfica 7: Factores de cambio en los recursos naturales

Finalmente, en el tema del crecimiento del empleo como consecuencia de la actividad turística, para los pobladores de esta comunidad, el 12% subraya que el empleo es permanente y el 87% que es temporal, de aquí que se considere conveniente que las autoridades generen convenios con las empresas para buscar mayor compromiso con sus trabajadores. (Ver gráfica 8)

The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

50 Volume 22 | Issue 5 | Compilation 1.0

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Empleo

Permanente 12%

Temporal 87%

Otro 1%

Fuente: Elaboración propia con datos de las encuestas.

Gráfica 8: Modalidad de empleo generado por el Turismo

XII. DISCUSIÓN

Cuando un pueblo es acreedor al nombramiento de "mágico", los gobiernos federal y estatal se hacen cargo de las obras que ensalzan su poder de atracción, por lo mismo, no generan costo para las autoridades locales; por ejemplo, se ocupan del mantenimiento de los monumentos considerados patrimonio, se pintan los hogares, al menos en cuanto a su fachada, además de mejorar el drenaje y la red eléctrica. Por ello es que una gran cantidad de funcionarios turísticos visualizan a este programa como un gran impulso para la industria.

En ese esquema, a partir de que el municipio de Atlixco fue designado con el distintivo de Pueblo Mágico, a la fecha no ha presentado cambios significativos en sus indicadores de mejora ni en el aspecto social o económico de sus habitantes; aunque el Turismo sigue siendo una actividad sobresaliente en esa región y es la que más ingresos genera, el sector más beneficiado ha sido el empresarial.

En ese tenor, la mayoría de los encuestados consideran que el alcance de la denominación de este distintivo ha sido regular, debido a que el impacto en la mejora de vida de las personas ha sido mínimo y los beneficios directos se ubican en los negocios y comerciantes. Aun así se debe reconocer que, a raíz del distintivo, Atlixco aumentó la generación de empleos temporales y reflejó mejoría sobre su infraestructura con nuevas vías de comunicación.

XIII. CONCLUSIONES

1. Como resultado de la investigación y el posterior análisis de la misma, se pudieron generar diferentes propuestas para detonar el turismo en la zona y la calidad de vida de los habitantes:

2. Con este programa de pueblos mágicos, las autoridades de esos municipios pueden orientar los recursos a la mejora de servicios: estacionamientos, mejores lugares para hospedaje, mejora de parques públicos, mantenimiento a monumentos, sitios de interés y arquitectura histórica del lugar.

3. Promover las fiestas populares, sitios de interés, balnearios, museos, gastronomía o los viveros tan conocidos en Atlixco por su clima, todo esto mediante campañas publicitarias.

4. Diseñar recorridos turísticos, tomando como ejemplo otros pueblos mágicos ("ruta del queso", o "la ruta del vino"), para impulsar a los productores de flores, de trucha y de cecina, atractivos que son famosos en Atlixco.

5. Incorporar a las universidades para que generen proyectos sustentables que detonen las zonas con un potencial turístico.

6. Generar documentales, videos y *podcast* que hablen sobre la historia, tradiciones, costumbres y atractivos del lugar, aprovechar las redes sociales como *Youtube* para su transmisión.

7. Crear un festival cultural donde se invite a artistas del lugar, se hagan exposiciones de fotografía, pintura, venta de artesanías, venta de comida y concursos, para involucrar a los habitantes del lugar y generar una derrama económica que mejore su estilo de vida.

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The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

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Volume 22 | Issue 5 | Compilation 1.0

51

8. Aumentar y supervisar que se sigan las medidas sanitarias en los lugares turísticos a fin de contrarrestar el ausentismo ante la pandemia por COVID 19.

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The Multicultural Impact of the "Pueblos Mágicos" Program in Atlixco from the Perspective of Both its Inhabitants and its Visitors

Impact of Data Visualization on Management Decisions

Arun Khatri & Nakul Gupta

ABSTRACT

Data visualization is the graphical display of the selected data or abstract information for several purposes: effective data exploration, called data analysis and communication. A two dimensional datatable expresses numerical values precisely and it provides an efficient means to look up values for a particular dimension. When these numbers are presented as text in a table, our brains interpret them through the use of verbal processing and may fail looking for patterns, trends, or exceptions among these values. The paper tries to emphasize: advantages, lacks, limits, actualities, and potential trends in this field. Most of the figures are the result of practical tests, except the last one which is a theoretical abstraction. The information contained in numerical values becomes visible and understandable when communicated visually. The strengths of data visualization come from our ability to process visual information much more rapidly than verbal information. Good data visualization techniques and technologies translate abstract information into visual representations that can be easily, efficiently, accurately, and meaningfully decoded. Data visualization and discovery can help reduce the time users lose when they have difficulty accessing, reporting, and analyzing data. Data visualization and discovery can help reduce the time users lose when they have difficulty accessing, reporting, and analyzing data. Visualization affects how data is provisioned for users and the value they gain from it. Because users examine snapshots to identify changes in data over time, they must be provisioned and presented consistently.

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INTRODUCTION

"In a world increasingly saturated with data and information, visualizations are a potent way to break through the clutter, tell your story, and persuade people to action" - Adam Singer, Clickz.com,"Data Visualization: Your Secret Weapon in Storytelling and Persuasion", October 2014. By visualization, we refer to "interactive data visualization" as defined by and described extensively by Ward et al. Regardless of how much data we have, one of the best ways to discern important relationships is through advanced analysis and high-performance data visualization. It is much easier to understand information in a visual compared to a large table with lots of rows and columns.The recognized functions of business intelligence technologies are: reporting, online analytical processing, analytics, data mining, business performance management, benchmarking, text mining, and predictive analytics.Using illustration and graphic design tools, data can be visualized using static graphical content, animated movies and 3D models, and interactive visualization tools and presentations can be commissioned for web hosting or event displays. Drawings of business processes, locations or trends can also be produced to illustrate concepts and enhance the presentation of information. According to Friedman the main purpose of data visualization is to communicate information clearly and effectively through graphical means. But that doesn' tmean that data visualization needs to look boring to be functional or extremely sophisticated to look beautiful.The idea is to create both aesthetic and functional data visualizations in order to provide insights and intuitive ways of perceiving complex data.A fast, fluid dialogue with data that are being analyzed makes it easy to see new patterns, spot new trends, and ask new

questions. In fact, visualization is more important than ever, because with all the information that's available, it's getting harder and harder to sift through the clutter to understand what's valuable(Oracle, 2015).The visualizations make it easy to see patterns and trends and identify opportunities for further analysis. To create meaningful visuals of data, there are some basics which should be considered.Data size and column composition play an important role when selecting graphs to represent that data. If we are working with massive amounts of data, one challenge is how to display results of data exploration and analysis in a way that is not overwhelming. We may need a new way to look at the data – one that collapses and condenses the results in an intuitive fashion but still displays graphs and charts which data analysts are accustomed to seeing. Also, massive amounts of data bring new challenges to visualization because of the speed, size and diversity of data that must be taken into account. Using new technologies, the results can be made available quickly via mobile devices, and provide users with the ability to easily explore data on their own in real time. An easy-to-use data exploration interface enables data analysts to create and interact with graphs so they can understand and derive value from their data. However, no matter how powerful is the data visualization tool, the people analyzing the data must have a deep understanding of where the data comes from and knowledge to interpret the information.

Data visualization is one of the great innovations of our time. From the moment most of us wake upin the morning, infographics and other visual representations of data fill our lives. Whether these visualizations are presented as part of our work, to enrich our enjoyment of sports, to deepen our understanding of current events, or to track household expenses, we encounter graphical images of data every day and try to make sense of them. Quantitative communication through graphical representation of data and analytical concepts is essential to surviving amid the deluge of data flowing throughout our world.Data visualization sits at the confluence of advances in technology, the study of human cognition and perception, graphical interfaces, widespread adoption of standards for rich Internet applications,and the continuing expansion of interest and experience in analytics and data discovery. Datavisualization can contribute significantly to the fruitful interpretation and sharing of insights from analytics, enabling nontechnical SMEs to perform data discovery in a self-directed fashion.Implementation of chart engines and the growth in the number and variety of visualizations available in graphics libraries are supporting new sophistication in visual analysis, allowing users to go beyond simple bar and pie charts to express more advanced insights about quantitative information.

Users need data visualization for a variety of Decision Making and analytics activities, including reporting,scorecards, operational alerting, and data discovery and analysis. Rather than just giving users "newtoys" to play with, organizations should examine how they can match visualization technologies and practices to user requirements as shown in Fig 1. Across the board, however, a key element in the success of visualization is data interaction; users need broad capabilities for manipulating data, including to drill down, cross cut, slice, and dice data directly from graphical interfaces.
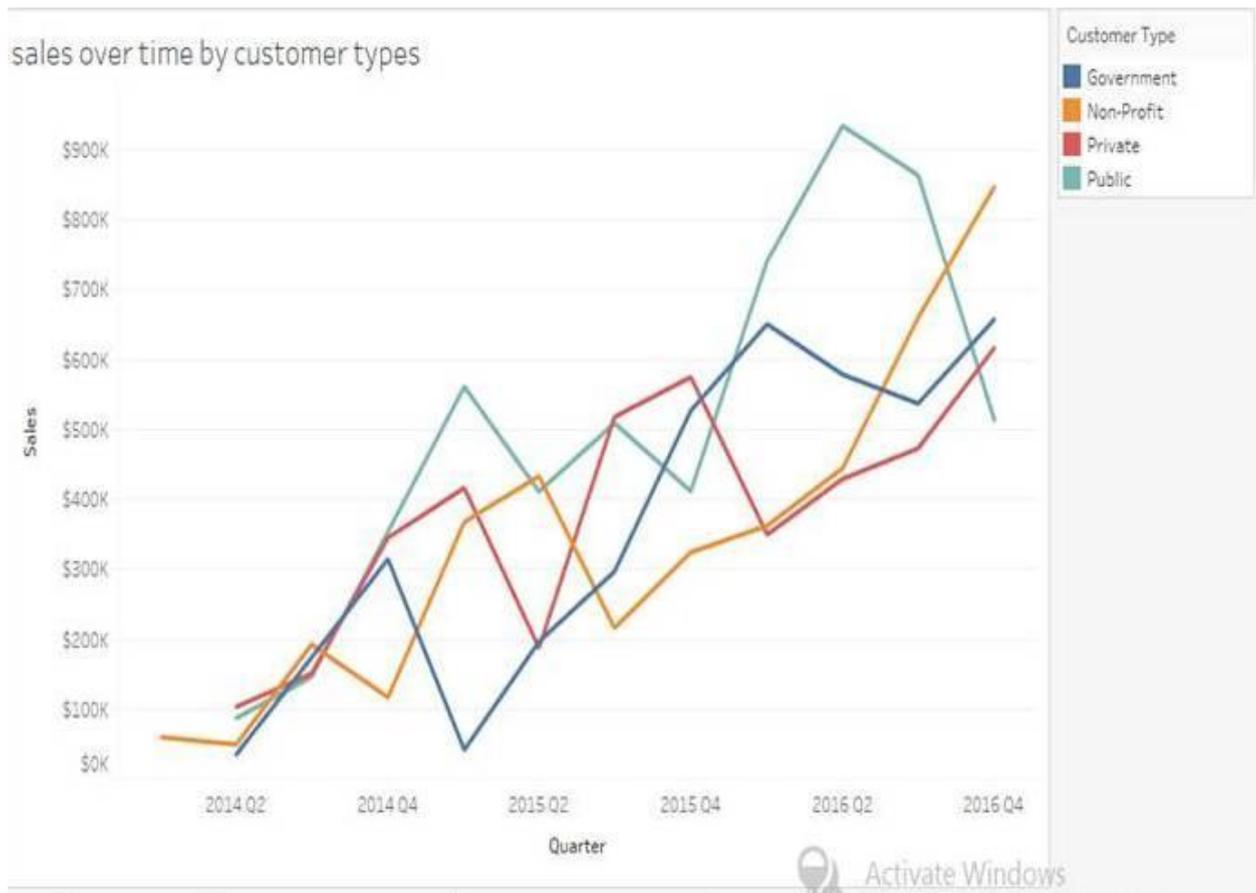
Fig.1: Data Visualizations showing Sales over time in quarters

For many organizations, dashboards take the center stage for data visualizations, especially for decision making reporting and performance management. Many users would like to consolidate views of multiple sources and types of information into their dashboard workspaces. One new source of interest is geographical information. Although using maps to enhance corporate data (and vice versa) is not yet widespread, organizations in a growing number of industries are interested in geospatial analysis asan addition to their visualization repertoire. Mobile device adoption is likely to accelerate interestin visualizations offering location information and geospatial analysis; frontline employees in sales,service, and support will use these technologies to enhance customer interactions.Humans are born to perceive meaningful patterns, outliers, and structures in what they see. Our Processing of information is guided by how it is presented, including attributes such as color, size,texture, density, movement, and more that activate our visual sensitivity.

Psychologists and brain scientists have studied extensively how humans respond to graphical stimuli and how we use short and long-term memory to bring previous experiences to bear on the processing of information. These Studies are becoming increasingly important as professionals in all walks of life, including physicians,pilots, financial services specialists, law enforcement and military personnel, and more depend on data visualization to make decisions and discover new insights to drive strategy. "We acquire more information through vision than through all of the other senses combined," according to ColinWare, in his book *Information Visualization*. "The 20 million or so neurons of the brain devoted to analyzing visual information provide a pattern-finding mechanism that is a fundamental component in much of our cognitive activity."Graphical interaction with data is fast becoming the expected norm for the full spectrum of users,from executives to frontline personnel. Visualization is therefore a key concern for business intelligence and data analysis

professionals because it affects how data is provisioned for users and the value they gain from it. Good data visualization is critical to making smarter decisions and improving productivity; poorly created visualizations, on the other hand, can mislead users and make it more difficult for them to overcome the daily data onslaught. Users can lose confidence in their business intelligence (DECISION MAKING) systems if they are unable to understand or trust what they see.To sharpen our research view of what organization are doing with visualization and how they are meeting user requirements, we asked respondents which types of activities they are currently implementing or are planning to implement with their data visualization technologies. We identified these activities as falling into three common types, discussed next. We will refer back to these three main activities throughout the report:

Display/snapshot reporting (including scorecards)

• Operational alerting
• Visual discovery and analysis

Many organizations are implementing dashboards to display basic reports, including on mobile platforms. Snapshot reports are typically scheduled rather than requested on demand, although some users create snapshots manually. The results are often stored for users in a cache or database as a"snapshot" of a certain point in time. Because users examine snapshots to identify changes in data over time, they must be provisioned and presented consistently so that the trends and comparisons drawn are valid. The viewing format, including the use of animation or other options for richer visualization, can depend on the user's application platform or whether the request is made through aWeb browser that supports industry standards such as AJAX, HTML5, and Microsoft Silverlight.Scorecards, which are often used with corporate performance management methodologies, help orient personnel toward achieving particular goals. Key performance indicators (KPIs) and other metrics

help personnel measure and manage progress toward the goals over time. Scorecards canprovide essential context for looking at historical trends and projecting future results. Innovative Organizations let their interface designers loose on scorecards to create graphical representations that replace standard data tables and charts with gauges, widgets, dials, race cars, or other imagery to inspire employees in the context of their roles and levels of accountability.

II. VISUAL DISCOVERY AND ANALYSIS

Business analysts, data analysts, and a growing segment of nontechnical users across organizations want to go beyond the limits of reporting and predefined metrics to examine data and discover interesting relationships, patterns, and answers to their "why" questions. When practices for analytical reasoning, test-and-learn inquiry, and advanced computation are fused with datavisualization, the result is "visual analytics." As shown in Fig 2, a heat map showing the sales by area and different colors representing regions.

Impact of Data Visualization on Management Decisions

Fig.2: Data Visualizations showing sales by region

Visual analytics enables business users to interact with data and engage in analytical processes through visual representations supported by powerful computer graphics engines, and often integrated, in-memory storage of data that facilitates rapid updates of multiple visualizations based on users' interaction. Visual functionality for filtering, comparing, and correlating data can then be integrated with the users' analytical application functions for forecasting, modeling, and statistical,what-if, and predictive analytics.The term "visual data discovery" is essentially synonymous with "visual analytics"; in industry usage,it applies to tools and practices that make it easier for nontechnical business users to interact with data. The tools enable users to engage in self-service data analysis through visual representations rather than the tabular results delivered by standard business intelligence queries. Visual discovery frees users from the typical decision making constraints of predefined questions and known types of answers, such as the sales figures for a given region. Users have the freedom to look for insights that numbers such as sales figures alone can hide.However, rather than give users a complete blank slate, most visual data discovery tools guide users in selecting the right visualizations or even automate the selection. Some tools include predictive modeling capabilities to direct users to examine what is most important going forward. Predictive Modeling complements visual discovery, especially when there are large data sets to examine withmany dimensions and variables.Visual data discovery and analysis will be discussed throughout this report; the purpose here is to offer brief definitions

III. BUSINESS BENEFITS, BARRIERS, AND OBJECTIVES

Reducing time to insight is a critical objective for enhancing visualization help for decision making,

Impact of Data Visualization on Management Decisions

data discovery, and analytics applications, no matter which of the three main visualization activities is the primary focus. Today, it is not only line-of-business (LOB) operations managers who need actionable insight from low-latency data; CEOs and other top executives at industry-leading organizations are also demanding faster data insights. They are directing the creation of real-time decision support "cockpits" that feature advanced data visualization. From the central location of a cockpit, executives can view high-resolution screens with dashboard reports and analytics that let them monitor whether projected trends for customer demand, marketshare, profitable decision making, and other measures are playing out as expected. Executives in marketing are also implementing cockpits to monitor the performance of campaigns across multiple channels and to analyze sentiment expressed in social media. Visual discovery delivers the decision making picture for financial analysis. Reducing time to insight is critical for many organizations, but sometimes not all departments and divisions get the tools they need to make this happen for their concerns. Executives and customer-facing groups such as marketing, sales, and service usually come first. Finance and business management users are often left to use spreadsheets and back-end accounting systems, with custom coding required to supply data for analysis. If these users implement more sophisticated budgeting, forecasting, and planning applications, these are often removed another step further from the data. However, with data analysis becoming ever more essential to financial performance management, business and finance managers are beginning to implement tools that enable them to easily drill down into the data behind key performance indicators and scorecards in their budgeting, forecasting, and planning applications. Visual discovery can decrease time to insight for performance management. With self-service capabilities, the tools can reduce users' dependency on IT to custom-build visual reports and code access to data.

IV. USERS NEED VISUALIZATION TO CREATE A SINGLE VIEW OF INFORMATION

Organizations implementing advanced dashboards are able to provide mashups of data from multiple sources, both internal and external, including news and social media feeds. Such dashboards can improve employee productivity where staff currently find it necessary to jump from report to report and across different applications to gain a complete view.
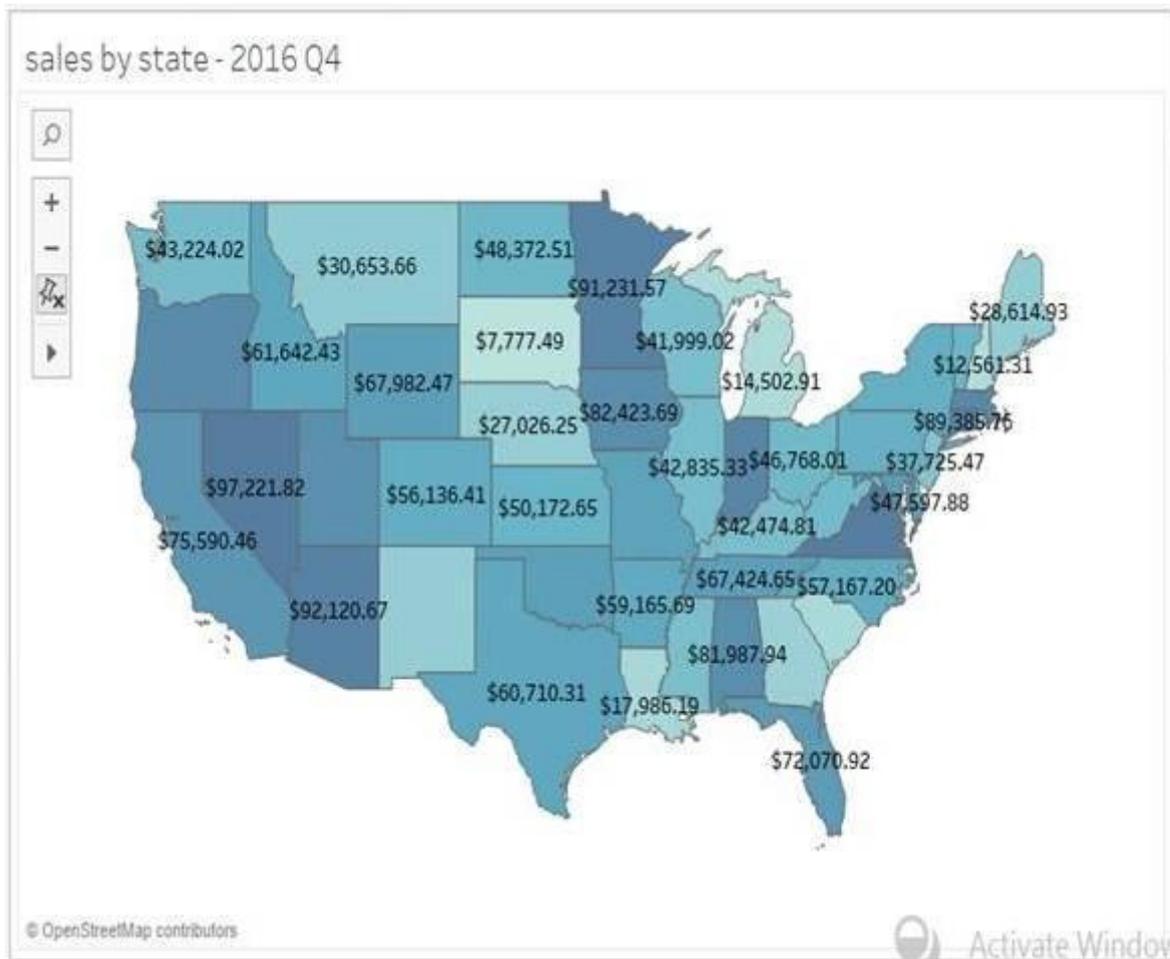
Fig.3: Data Visualizations showing sales by state

4.1 *Implementation Practices for Better Decisions*

With these business benefits, barriers, and objectives in mind, we can now turn to implementation issues and look at how organizations can use visualization to arrive at better decisions. Increasingly, implementation success rises and falls with users, not IT; dashboards, visual analytics, and discovery tools are giving users more control, enabling them to progress further on their own rather than depend on IT. This is important for large organizations where IT application backlogs are a problem; it is also a significant benefit for small and midsize firms that do not have extensive IT support for visual reporting and analysis. However, as always, with the advantages come new challenges.

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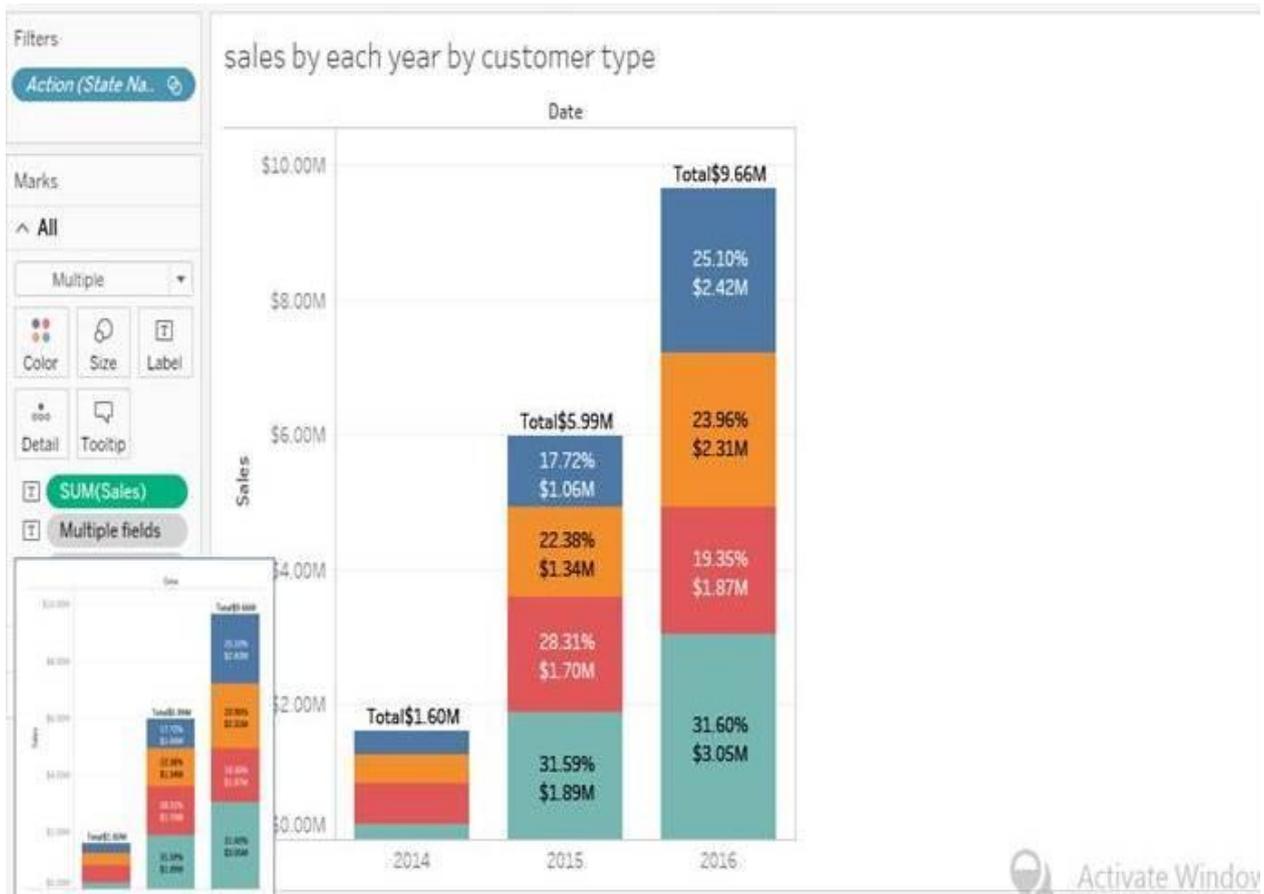
Fig.4: Data Visualizations showing sales by each year and by customer type

4.2 Most Popular Visualization Types

Along with functionality, users are gaining versatility through the growing libraries of visualization types that many tools offer. In addition to those provided by software vendors, visualization types are increasingly available from developers who are building them for specific industries, data sources,and more. As visual analytics become more prevalent, users will see things that others are doing and will want to follow suit; they may also be required to use certain visualization types associated with their industry or with access to a particular data source. Organizations should therefore consider technology architecture that allows their users to expand the variety of visualization types they use,rather than restrict selection.
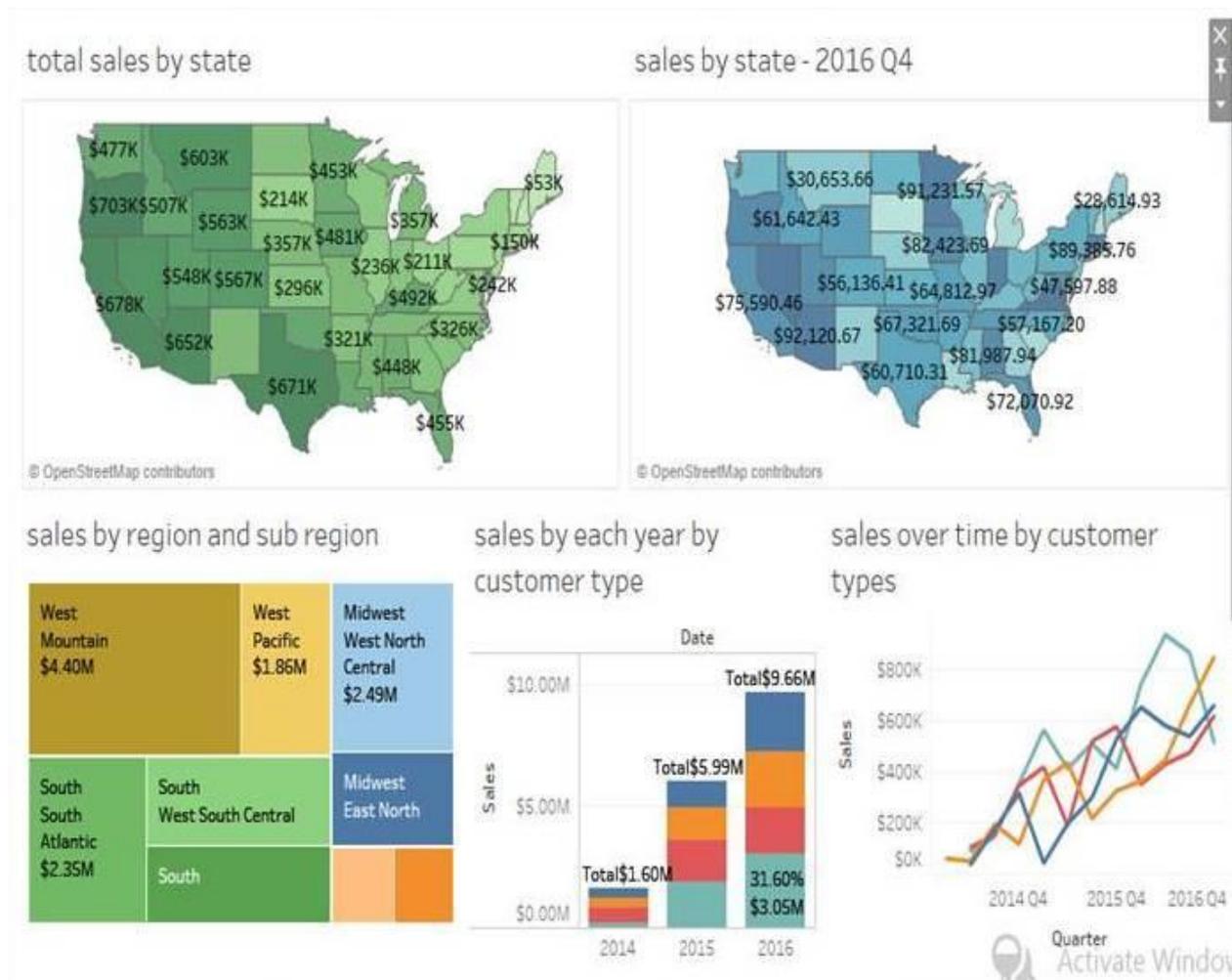
Fig.5: Data Visualizations showing the dashboard in tableau

V.   CONCLUSION

Data visualization does not belong to a single academic discipline. Statisticians, computer scientists,data analysts, graphic designers, psychologists and others practice and contribute to the developmentof data visualization concepts and tools.Recently, data visualization has been popularized through free (open-source) or commercial software products. Interaction in visualization enables the fast exploration and discovery of data patterns that the user may not even have expected. Simplest interactions are tooltips or other data displays that appear when the user points at a part of a visualization. Filtering data is important when dealing with large datasets. Finally, details on what is shown can be retrieved by the user as needed (drill down / drillup). All of these steps require interaction, and are well supported by both technologies dealt in thepaper.There are many ways to conceive business graphics and data visualizations for business intelligence. The point is not to confound between these two categories because the last one is much more concerned about insights and consequently its techniques and instruments are more sophisticated and up-to-date.. These visualizations capture meaningful information that cannot be observed from a single story snapshot,or from the raw data contained in a repository, and provides a meansfor authors to interpret each others' creative intent. Our user studyvalidates the efficacy of our tools and our results show a variety of stories authored by untrained users, who have used our system forthe first time.

Limitations and Future Work. Additional limitations hint at more far-reaching futurework. Timing in our system is not represented explicitly but is defined implicitly by the given story beats. A more robust and flexibletiming model could

provide an additional level of control to story authors. In our work, conflict resolution operates only at the syntactic level when tree operations fail. Exploring semantic, rather than syntactic, conflicts is an exciting research direction. Such semantic detection could flag anachronisms such as a character appearing in a story after he or she has passed away. Detecting, communicating,and offering resolution suggestions for such semantic issues is a challenging future direction. Even more exciting future work could focus on extending semantic understanding to provide deeper assistance to story authors, such as suggesting portions of the story that would be most interesting to develop further.

Decision making is more a business-oriented tool, addressed to data analysts who need better means of discovering and sharing data insights, all with less IT oversight. Both Technologies support development of applications for exploring large quantities of data, designed tosupport interactivity and decision making tasks.In the future we intend to integrate data visualization components with data mining algorithms to findmeaningful data patterns and to provide a better wa to ex lore those atterns.

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