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9B18C020

DIGLOT CAPITAL MANAGEMENT: A VERY SERIOUS GHOST STORY

Shreshthi Mehta and Leslie Hitch wrote this case solely to provide material for class discussion. The authors do not intend to illustrate either effective or ineffective handling of a managerial situation. The authors may have disguised certain names and other identifying information to protect confidentiality.

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Please accept this letter as notice of my resignation with immediate effect from the position of Customer Service Representative. Over the past five years, Diglot Capital Management has given me numerous opportunities to grow and enhance my skills. It is a great company, and I truly enjoyed working here. However, I am scared to go in to work. I am having problems sleeping, and my family is worried about me. I hope you will understand my situation when I say that I was forced to look for other opportunities due to the unexplained sequence of events happening on the company premises over the past few weeks. Thank you.

On July 11, 2016, Sanjay Shinde, a vice-president at Diglot Capital Management (DCM), read the resignation letter with regret. The employee who had resigned was a valued worker. She had a good relationship with her manager and peers. The problem she had alluded to in her resignation letter was her belief that the workplace was haunted. This belief had led to feelings of ill omens and concerns for her safety that eventually culminated in her resignation.

Attrition was not the only problem in the DCM office in Bangalore, India; Shinde observed that there had been a spike in the number of unscheduled leaves, leading to a drop in productivity. Shinde was concerned that, at this rate, he would continue to lose staff and eventually fail to meet the annual service level agreements with the company’s U.S.-based clients.

DIGLOT CAPITAL MANAGEMENT

DCM, a consumer financial services[[1]](#endnote-1) company, was headquartered in New York. DCM was a wholly owned subsidy[[2]](#endnote-2) of Diglot Capital Bank, which offered credit services linked to customer accounts (see Exhibit 1). DCM’s clients were e-commerce companies, retail outlets, grocery stores, airlines, and other large-scale corporations. DCM had a set of elite clients including several Fortune 500 companies. These client companies provided their customers with store credit cards. The credit cards were linked to the DCM bank and were useful for offering rewards, cash back, store discounts, and other benefits to the consumer.

Besides credit, DCM offered loyalty programs, capital management services, and customer service. Customers of DCM’s clients, the Fortune 500 companies, used the DCM store credit card and contacted DCM customer service for queries regarding sales, claims, and other membership services.

In 2016, about four-fifths of the world’s 500 largest companies already outsourced customer service work to India. This was known as business process outsourcing (BPO). Outsourcing customer service work to Asia’s third-largest economy—India—could typically generate cost savings for a company of between 35 and 50 per cent.[[3]](#endnote-3) A large portion of the population in India and other Asian countries was well versed in English.[[4]](#endnote-4) DCM had set up its offshore customer service centre in Bangalore, India, where calls were routed from the United States.

**BPO INDUSTRY IN INDIA**

With more than a 50-per-cent share of the total global offshoring industry, India had witnessed rapid growth in demand for its BPO services. In 2012, the offshoring industry in India stood at US$23 billion. In 2014, a research firm in Pune, India, projected the Indian BPO offshoring industry to become a US$40-billion industry by 2017.[[5]](#endnote-5) Seventy per cent of the revenue of India’s BPO industry was from call centres, 20 per cent from data entry work, and the remaining 10 per cent from information technology-related work.[[6]](#endnote-6) The voice-based processes, or call centres, offered real-time resolutions. Proficiency in English was the only hard skill required for most voice-based customer service positions as an advanced degree was not required. Since the BPO industry was growing, there was a boom in the BPO job market for young adults, both men and women (aged 18–30 years), who could speak English. The BPO customer service representative position was a lucrative option for many people who were in need of immediate financial support.[[7]](#endnote-7)

In 2009, about 3.5 million people in India graduated with an undergraduate degree.[[8]](#endnote-8) The BPO sector employed about 700,000 people in 2008;[[9]](#endnote-9) according to a study conducted by the National Association of Software and Services Companies (NASSCOM),[[10]](#endnote-10) by 2012 that number had increased to 2 million.[[11]](#endnote-11)

Cosmopolitan cities in India, such as Delhi, Mumbai, Hyderabad, Bangalore, and Pune, were famous for their educational institutes that produced many English-speaking graduates. Further, these cities also had good infrastructure and a business-friendly atmosphere, making them a popular destination for BPO activities and call centres.[[12]](#endnote-12)

The growth of BPOs was not without its downside. In 2015, two professors in India published a study on the attrition of employees in Indian BPOs. As per the findings of the study, the major reasons influencing employees to quit were low career prospects, better remuneration at other firms, stressful lifestyles, and unsatisfying interpersonal relationships in the workplace. Additionally, to adjust to the time zone differences between the United States and Asia, most of the working hours were from the evening through to the early morning. Sedentary lifestyles and sleep disruptions, coupled with work pressure, greatly increased the stress levels of employees. This took a toll on their health in the long run and was a major reason for the high attrition rate in the BPO industry, despite the income and freedom offered by positions in the industry.[[13]](#endnote-13)

In 2014, the average rate of attrition in the BPO sector in India was 28 per cent. Due to the high turnover, there was a skill gap that increased the need for training in the sector. High investment in training, together with the high attrition rate posed a challenge for the BPO industry.[[14]](#endnote-14) The average attrition rate reported by DCM in India for 2015 was about 40 per cent.[[15]](#endnote-15) Like its competitors, DCM was always on the lookout for good talent, while constantly seeking ways to improve its management practices and engage people, thereby reducing attrition.

**DCM IN INDIA**

DCM had 1,700 employees in Bangalore. The major operating processes in the company were sales capital, collections, risk management, and the claims resolution process, besides support functions such as human resources, finance, and workforce management (see Exhibit 2). Shinde was vice-president, operations, of the sales capital process, whose major functions included telemarketing, cross-selling, managing customer accounts, and other forms of telephone customer services (see Exhibit 3). Like other call centres in India that were aligned with U.S. operations, employees at DCM India were required to work at night. Sales capital had 300 customer services representatives that worked in multiple shifts to provide appropriate coverage.

Since the parent company of operations was in the United States, many human resource policies at DCM India were adopted from the policies and practices of DCM in the United States. For instance, DCM India followed the principle of fair employment practices that was tied to the Equal Employment Opportunity principle of Title VII of the American *Civil Rights Act*.[[16]](#endnote-16) As per fair employment practices, all employees of DCM India had to be treated fairly and were not to be discriminated against on the basis of race, skin colour, religion, sex, or national origin. However, to attain cultural alignment with Indian operations, policies such as the dress code policy, employee benefits, vacation, and paid leave, among others, often differed from the parent company in the United States.

India was the birthplace of Hinduism, Buddhism, Jainism, and Sikhism;[[17]](#endnote-17) besides these religions, people in India practiced Christianity and Islam. This cultural diversity was also evident at DCM, where common Hindu rituals such as lighting a *diya*[[18]](#endnote-18) and wearing a *tikka*,[[19]](#endnote-19) and Christian traditions such as singing Christmas carols were observed, and work schedules were adjusted during Ramadan and other events.

**SHINDE’S LEADERSHIP**

Shinde had worked with DCM since 1999. He had joined as an operations manager and became vice-president of Operations in 2006. Shinde believed in an open-door managerial approach and regularly conducted meetings with the customer service representatives. He knew that, like any other BPO in India, attrition had been a constant challenge for DCM. Shinde used different sources to effectively detect issues that might affect productivity. The higher pay along with better management employee engagement practices, and benefits offered by other companies were among the reasons cited by employees when they quit DCM. One employee even stated in his exit interview that he was leaving because the other company had a better cafeteria. But over the past 16 years, Shinde had never encountered a situation quite like this one: employees were leaving because of the presence of ghosts in the company.

**HOW IT ALL BEGAN**

Shinde reflected back on the time he met the new-hire training group in early April 2016. He faintly remembered meeting Julie Rani, as she had been wearing a large necklace that said “Jesus Loves All.” As the training progressed, the trainer, Madhu Das, complained that Rani was inattentive—she would look scared or suddenly start crying. Das had asked her, “What is the matter, Julie? Is everything alright?”

Rani had replied, “I see a demon there. He wants me to get up and stand near the wall.” Rani pointed to a corner of the training room. Das saw nobody standing in the corner and told Rani to calm down.

The frequency of such incidents increased over time. Rani’s behaviour was not only disturbing the training but also creating fear in other employees. By mid-May, Punit Gupta, an employee relations specialist, recommended Rani for the Employee Assistance Program;[[20]](#endnote-20) Rani had a medical condition that caused hallucinations. By the end of June, Rani was terminated from DCM on medical grounds. However, Shinde soon realized that the employees’ fear of supernatural forces lingered even after Rani had left the company.

**SUPERSTITION AND THE INDIAN WORKPLACE**

After Rani left the company, other employees remained fearful of coming to work. Many employees still believed that an evil spirit was residing in the building. Shinde saw an increase in the appearance of artefacts and spiritual symbols among employees of all sects and religious groups within the company.

Shinde was disturbed by the increasing visual display of totems. He recalled reading an article. Team Lease, a staffing company in India, had surveyed 800 companies in eight metropolitan cities (New Delhi, Mumbai, Chennai, Kolkata, Bangalore, Hyderabad, Pune, and Ahmedabad) to determine the prevalence of superstition in the Indian workplace. The results of the “Superstitions at Work” survey showed that about 62 per cent of survey participants followed personal beliefs, and about 51 per cent of these participants carried these beliefs or superstitions to the workplace. Furthermore, about 48 per cent of respondents felt that practicing superstitious behaviour at the workplace had a positive effect because it boosted their confidence and improved their work performance. The management of the companies surveyed did not lend explicit support to employees who practiced superstitions, nor did the management interfere when an employee was seen to be following some superstitious belief.[[21]](#endnote-21)

Most employees at DCM were full-time, whereby they worked daily eight-hour shifts, five days a week.Shinde felt that the results of the Team Lease survey could help explain the behaviour of his employees. The employees held certain values, according to which they observed certain practices. Since employees spent a considerable amount of time in the workplace, naturally the rituals they observed at home were also carried to work. Over many years, Shinde had frequently seen employees keep lucky charms, like a laughing Buddha or pictures and statues of deities, at their desks. Since these artefacts did not seem to impact work productivity in the beginning, Shinde did not mind. He believed that by accommodating employees’ religious beliefs, a harmonious and inclusive workplace would evolve. During the month of Ramadan, DCM management would consider requests for leave or changes to the work shift so that employees could pray. The company accommodated employees’ religious and personal preferences and tried to make modifications where possible. But the nature of these requests was seasonal or only applicable to a few employee groups. Exceptions were considered on a case-by-case basis and generally made possible by deploying a different group of people so productivity was not affected.

Shinde was concerned that ever since the incident with Rani, employees were afraid to work at night and business continuity would eventually be affected. After each call, customers had the option of rating the quality of service. DCM’s goal was to get a customer satisfaction score of 100 per cent. The average satisfaction score in the months of January to April was 95–98 per cent. However, the survey scores dropped to 92 per cent in June 2016.

**GROWING CONCERNS**

Fear of the evil spirit becoming active in the dark-to-dawn shift led to further unrest in the company. On July 11, 2016, Roopa Tyagi, a valued female employee, decided to resign. Tyagi explained during her exit interview that she believed it was due to the presence of the demonic entity that her family had started experiencing health and financial problems. She was scared that the evil spirit was proving to be a bad omen for her family. To avoid complications, Tyagi had started looking for other opportunities and found a role with one of DCM’s competitors.

After Tyagi left, Shinde was concerned about losing more people. He observed that a few employees were even scared to use the chair that Rani had used or the computer she had accessed, for fear of being possessed by the ghost. Shinde further noticed that the number of absences during the graveyard shift[[22]](#endnote-22) had starkly increased. As the call volume was low during these shifts, there were fewer employees—about 30 people—scheduled to work at that time in a facility with a capacity of 350 people, which made the working atmosphere seem one of isolation. Shinde noticed that besides an increase in the number of unscheduled absences, there was a drop in customer satisfaction scores and an overall drop in productivity. He decided to meet with the customer service representatives to address the issues before they snowballed into a larger problem.

During the team meeting, Shinde reasoned,

We are here to ease your fears. I want us to be practical and factual so that we can build a high-performing team. This building was constructed 30 years ago. DCM has been operating here for the past 12 years. Never have employees even vaguely complained of such occurrences. DCM strives to maintain a safe environment. The company premises are well protected by guards and other security personnel. We even have cameras and other technological safeguards in place.

“How will the security guard help when the employees are scared of the unknown?” Shalini Mahajan, a customer service representative, replied. “I know that science and technology do not offer enough evidence. It is a matter of belief; people who believe in ghosts and spirits just cannot control their fear.”

“I understand your concerns,” Shinde said. “We want to make sure you are comfortable coming in to work. What can we do to help you?”

“I think we should reach out to the local church. The holy priest has been summoned before to perform exorcisms. He is well versed with situations like these,” suggested Winston Roy.

“Or we could call a *pandit* [Hindu priest] and ask him to perform the *shantikaran* *puja*.[[23]](#endnote-23) This would cleanse the work premises,” suggested Mahajan.

Religions in India were divided into different castes and sub-castes, and followers developed certain beliefs based on these castes and on other factors. For instance, there were 330 million gods in Hinduism alone;[[24]](#endnote-24) this was a reflection of the different ideologies held by Hindus. The number of different philosophies people in the country held was great when other religions, such as Christianity and Jainism, were considered. Shinde knew that his employees held a number of different beliefs, and that each person would have an opinion aligned with these. He did not want to favour a specific cultural group, as it would lead to other problems.

Shinde responded,

I understand and value your suggestions. But DCM is a company based on modern values and scientific principles. We must not encourage non-scientific practices. Also, as per the policies and fair employment practices of the company, we should not encourage practices that [would] show we are biased towards any specific religious group.

“I read about a scientist couple who reside in Bangalore. They explore haunted places and suggest alternatives based on research. This approach would be the best as it would be evidenced by science and not biased towards any ethnic group,” suggested another employee.

Shinde felt that the discussions were leading nowhere. He realized that most of his employees were superstitious, but at the same time, he did not blame them. Shinde remembered reading an article about Mukesh Ambani, the 9th-richest man in the world.[[25]](#endnote-25) Ambani, who lived in Mumbai, owned the world’s most expensive home. The house, which had cost US$1 billion to build, was reportedly empty—the owner believed it would bring bad luck to move in because it did not line up correctly with the principles of *Vastu Shastra*.[[26]](#endnote-26) Superstitions could affect real estate prices, and Shinde was afraid the company and the reputation of the office premises could be at risk.

Shinde knew he had to be careful in dealing with a sensitive issue such as this. He therefore prepared for his upcoming monthly meeting with Elizabeth Gregory in New York. Gregory was DCM’s head of Operations for Asia. Besides DCM India, Gregory had stakeholders in the Philippines, Mauritius, and Malaysia.

**CULTURAL CLASHES: THE UNITED STATES AND INDIA**

Shinde dialled into the conference line for his meeting with Gregory, who had already dialled in and was waiting for Shinde to join. “Liz here,” she said. “How are things going, Sanjay?”

“Well, not quite so well,” Shinde replied honestly. “You must have observed that there is a drop in productivity compared to last month.”

“Yes. I am surprised to see that. What is the reason for the dip?” inquired Gregory.

“We have an issue here that some employees feel the work premises are haunted. Due to this, employees are scared to come to work and in general the morale is low,” Shinde replied. He explained Rani’s case, the sequence of events, and how the rumours began.

“This is not good. Do you know why people are behaving like this?” asked Gregory.

Shinde explained,

India is a country deeply seeped in faiths and beliefs. Most individuals have been brought up in a socio-cultural environment where following superstitions is an accepted norm. The competitive environment seems to foster superstitious routines. Eventually, these superstitions become a source of mental and emotional reassurance.

“This is quite alarming!” Gregory exclaimed. “I am surprised to see well educated people believe in such practices.”

Shine replied,

In 2007, a survey was conducted by the Institute for the Study of Secularism in Society and Culture within Trinity College in Hartford, Connecticut. The purpose of this study was to determine [the] worldviews and opinions of scientists in India. Over 1,000 scientists were surveyed from 130 Indian institutes, of which 24 per cent admitted to believing that holy men could perform miracles, 38 per cent believed that God could perform miracles, and 49 per cent believed in the effectiveness of prayers. Most Indians do not feel there is [a] dichotomy between science and spirituality.

Shinde further explained, “It is a matter of faith. These rituals and practices are ingrained in the culture. Both educated and uneducated people go to men of God, temples, and other holy places to seek resolution to their problems.” Shinde told Gregory about the meeting with his team and one employee’s recommendation to perform an exorcism.

“The United States is a democracy as well. We have people from many more nationalities and religions. I haven’t really seen any problems like this here,” Gregory reasoned.

Shinde explained,

India is a collectivist society. There is a high preference for belonging to a larger social framework. In such situations, the actions of the individual are influenced by various concepts such as the opinions of one’s family, extended family, neighbours, work group, and other such wider social networks that one has some affiliation toward.[[27]](#endnote-27) Hence, the tradition of the joint family system and arranged marriage is seen in India even today. Due to this, the urge to abide by the norms of the society is very high, and the impact of rituals and superstitions is very strong in India. Americans, in general, are often categorized as much more independent, pragmatic, and individualistic. Because a country’s collectivist or individualist culture often frames work practices, the concept of work and ethics is different in India and the United States.

Gregory inquired, “Have you discussed the situation with the legal and compliance department? Do they have any recommendations?” Shinde replied,

There is an act in India that is basically a law[[28]](#endnote-28) against superstitious practices in India. After the bill was drafted in 2003, it was severely criticized for being racist or anti-Hindu.[[29]](#endnote-29) Even though the bill addressed only fraudulent practices, the law drew such a thin line between faith and blind faith that the backlash to it was severe. In short, it is legal to perform a miracle, but it would be illegal to claim to perform a miracle to cheat someone. Right now the law is only passed in the state of Maharashtra and not applicable to companies in Bangalore, which operate in the state of Karnataka. Hence, the rest of India remains without comparable protection from fraudulent healers or superstitious practices.

“I agree that this is a very sensitive situation. But this behaviour is just not acceptable. Should we do something to discourage this behaviour?” asked Gregory. Shinde replied,

I personally think that the employees cannot control their behaviour. The only way I can think of right now is to diffuse the grapevine. Hence, I was thinking of meeting [with] all the employees in small groups, to address the situation. I would be focusing on facts to ease their fear. I was also thinking of offering additional incentives to work the graveyard shift. Due to lean staffing [during that shift], we could offer more security coverage to make sure they do not feel alone and vulnerable. I also recommend working with a few rationalist groups to eradicate such superstitions.

Gregory argued,

But did you not say it is a matter of faith and belief? People in general should be motivated to work. Based on what you said, I am not sure that their belief would change by offering more incentives. I am not sure if that would work. We need to focus on our metrics. Have you considered disciplining the employees?

“The religious backlash could be a very severe issue and could even lead to riots and other disruptions. People are already stressed. If we impose further restrictions on them, they will quit,” Shinde reasoned.

“If we do not discipline them, then they will not improve. Employees may eventually start taking advantage of the situation. The sales and profits were not good in spite of the 4th of July promotion sales and discounts. I do not want my customers in the United States to feel dejected due to this issue,” Gregory asserted.

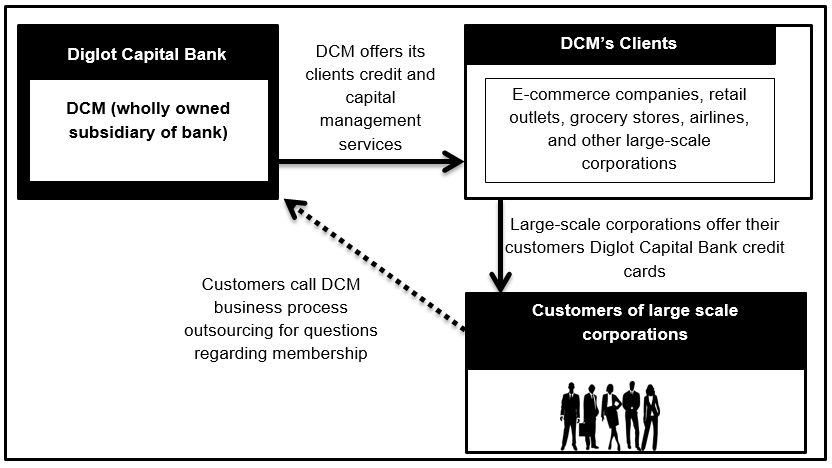
**CONSIDERING ALTERNATIVES**

Shinde finished all of his meetings at 4 a.m. He looked back at all that had happened that day. Gregory had made a valid point about the need to fix the problem quickly. She was his client, and it was important that she was happy. He realized that Gregory was accountable for her goals, too.

However, Shinde respected the beliefs of the employees and understood their fears in working through the night, knowing they believed in superstitions. Shinde wanted both Gregory and his employees to be happy. He knew that he could not compromise the desires of one for those of the other. What was the best way to achieve a balance?

Shinde did not sleep that night as he considered various solutions and the implications of these. Before making a decision, Shinde needed to consider the pros and cons of each alternative, to finally develop a plan to achieve the business goals while respecting the concerns of all the people he worked with.

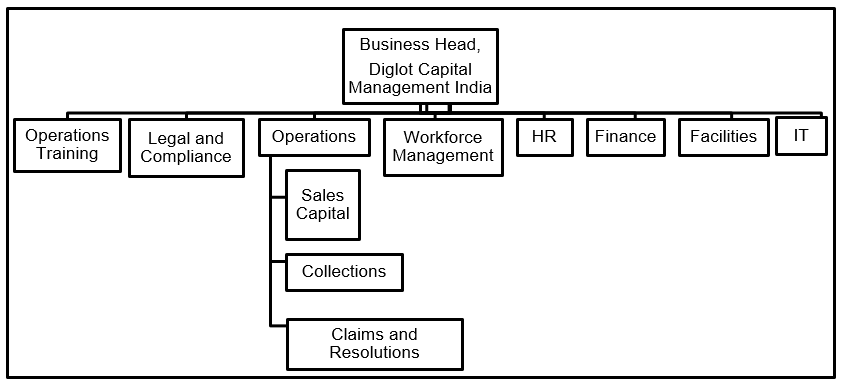
**EXHIBIT 1: Diglot capital management business model**



Note: DCM = Diglot Capital Management.

Source: Created by the authors based on company documents.

**EXHIBIT 2: organizational STRUCTURE OF Diglot Capital Management, India**



Note: HR = human resources; IT = information technology

Source: Company documents.

**EXHIBIT 3: Management STRUCTURE OF sales capital at diglot capital management**

**Training Partner**

**WFM Partner**

**Finance Partner**

**HR Partner**

**Client Lead**

**United States**

Note: HR = human resources; WFM = workforce management

Source: Company documents.

ENDNOTES

1. This was the division of retail banking that dealt with lending money to consumers. It included a wide variety of loans, including credit cards, mortgage loans, and auto loans. [↑](#endnote-ref-1)
2. A wholly owned subsidiary was a company that was completely owned by another company. The company that owned the subsidiary was called the parent company or holding company. [↑](#endnote-ref-2)
3. Reuters, “India’s Outsourcing Revenue to Hit $50 Billion,” *Financial Express*, January 29, 2008, accessed April 14, 2017, www.financialexpress.com/archive/indias-outsourcing-revenue-to-hit-50-bn/266661/. [↑](#endnote-ref-3)
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6. N. Bharathi and Dr. P. Paramashivaiah, “Attrition and Retention the Real Challenge – A Study with Special Reference to IT and ITES Organizations in Bangalore,” *International Journal of Innovative Research in Science, Engineering and Technology* 4, no. 2, February 2015, accessed July 13, 2018, www.ijirset.com/upload/2015/february/96\_Bharathi.pdf. [↑](#endnote-ref-6)
7. Sarosh Kuruvilla and Aruna Ranganathan, “Globalisation and Outsourcing: Confronting New Human Resource Challenges in India’s Business Process Outsourcing Industry,” *British Journal of Industrial Relations* 41, no. 2 (2010), 136–153, https://digitalcommons.ilr.cornell.edu/articles/1061/. [↑](#endnote-ref-7)
8. Rama Lakshmi, “In India, Educated but Unemployable Youths,” Washington Post Foreign Services, May 4, 2009, accessed November 28, 2016, www.washingtonpost.com/wp-dyn/content/article/2009/05/03/AR2009050302015.html. [↑](#endnote-ref-8)
9. Reuters, op. cit. [↑](#endnote-ref-9)
10. NASSCOM was a trade association of the Indian information technology and business process outsourcing industry. [↑](#endnote-ref-10)
11. “Roadmap 2012 – Capitalizing on the Expanding BPO Landscape,” NASSCOM–Everest India BPO Study, 2008, 4, accessed April 22, 2018, www.everestgrp.com/wp-content/uploads/2012/08/NASSCOM-Everest-Group-India-BPO-Study-2008.pdf. [↑](#endnote-ref-11)
12. Mainak Biswas, “Where to Outsource in India: The Definitive Guide,” Indus Net Technologies, August 22, 2013, accessed April 14, 2017, www.indusnet.co.in/where-to-outsource-in-india-the-definitive-guide/. [↑](#endnote-ref-12)
13. Dr. Sunil Kumar Dhal and Amaresh C. Nayak, “A Study on Employee Attrition in BPO Industries in India,” *International Journal of Science and Research* 4, no. 1 (2015), 2242–2249, accessed July 13, 2018, https://www.ijsr.net/archive/v4i1/SUB15723.pdf. [↑](#endnote-ref-13)
14. “Trends and Data Insights for the Business Process Outsourcing Industry Meeting – Gurgaon: Event Summary,” WillisTowersWatson, February 3, 2015, accessed July 3, 2018, www.towerswatson.com/en/Insights/IC-Types/Ad-hoc-Point-of-View/2015/01/Trends-and-Data-Insights-for-the-Business-Process-Outsourcing-Industry-Meeting-Gurgaon. [↑](#endnote-ref-14)
15. Company documents – 2015 HR Metrics, Annual Attrition Report. [↑](#endnote-ref-15)
16. “Title VII of the Civil Rights Act of 1964,” U.S. Equal Employment Opportunity Commission, accessed November 28, 2016, www.eeoc.gov/laws/statutes/titlevii.cfm. [↑](#endnote-ref-16)
17. Dr. Ahmed Sayeed, *Know Your India, “Turn New Page To Write Nationalism,”* (New Delhi: Quills Ink Publishing, 2014), 45. [↑](#endnote-ref-17)
18. This was an oil lamp that was used for temporary lighting during special and auspicious occasions. [↑](#endnote-ref-18)
19. A coloured mark worn by Hindus, especially on the forehead, indicating membership in a religious sect. [↑](#endnote-ref-19)
20. An Employee Assistance Program was a voluntary, work-based program that offered free and confidential assessments, short-term counselling, referrals, and follow-up services to employees who had personal and/or work-related problems. [↑](#endnote-ref-20)
21. “Are Indians ‘Superstitions@Workplace’?,” IIFL, November 20, 2012, accessed December 7, 2016, [www.indiainfoline.com/article/print/news/are-indians-superstitionsat-the-rateworkplace-5545032108\_1.html](http://www.indiainfoline.com/article/print/news/are-indians-superstitionsat-the-rateworkplace-5545032108_1.html). [↑](#endnote-ref-21)
22. This shift covered the early morning hours, typically the period between midnight and 8 a.m. [↑](#endnote-ref-22)
23. This was an auspicious Hindu religious ceremony to maintain peace and harmony. [↑](#endnote-ref-23)
24. Ali Tariq Bhatti, “Reaction and Innovative Analysis on World Religions via Long Search Documentary Series and Various Scriptures,” *International Journal of Research in Computer Applications and Robotics* 3, no. 7 (July 2015): 13-21, accessed July 3, 2018, www.ijrcar.com/Volume\_3\_Issue\_7/v3i705.pdf. [↑](#endnote-ref-24)
25. Adeel Halim, “India: Superstition Leaves $1B Home Empty,” October 26, 2011, accessed May 31, 2017, http://abcnewsradioonline.com/world-news/tag/india?currentPage=4. [↑](#endnote-ref-25)
26. Vastu Shastra was a traditional Hindu system of architecture that literally translated to “science of architecture.” These were texts found on the Indian subcontinent that described principles of design, layout, measurements, ground preparation, space arrangement, and spatial geometry. [↑](#endnote-ref-26)
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