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A STUDY ON CONSUMERS' ATTITUDE TOWARDS ORGANIC PRODUCTS

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DR. JOHN GABRIAL PROFESSOR DEPARTMENT OF COMMERCE MADRAS CHRISTIAN COLLEGE CHENNAI

ABSTRACT

The world is running behind the targets and goals with lots of stress, pollution and unhealthy fast foods. From recent past people are turning into more health conscious, as a result the organic food products have started to enter into the market. This study had been conducted in Chennai city on consumer attitude towards organic food products. The research work has also used statistical tools to measure the associations between variables.

SMALL AND MEDIUM ENTERPRISES: PROBLEMS OF ENTREPRENEURS

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H. P. MATHUR PROFESSOR INSTITUTE OF MANAGEMENT STUDIES BANARAS HINDU UNIVERSITY VARANASI

ABSTRACT

Small & Medium Enterprises (SMEs) play a major role in global economic growth in terms of their contribution to industrial employment, output and exports. SMEs occupy a place of strategic importance in the Indian economy as well. These firms often face a variety of problems while operating. SME in India is encountered with several problems like lack of adequate and timely finance, non-availability of suitable and efficient technology, ineffective marketing practices due to limited resources and lack of skilled manpower. The purpose of this paper is to explore the problems faced by SMEs during operating. Both primary and secondary data are used in the study. The study is empirical in nature as it is based on data collected with the help of schedule. The study focused the collection of data from one City in Uttar Pradesh i.e. Noida The sample size was 50. Though SME is encountered with several problems but this paper will focus on only five of their major problems i.e. problem of finance, lack of Raw material, Problems related to marketing, Underutilization of Capacity & Lack of skilled manpower.

3

GLOBALIZATION OF FINANCE AND HUMAN DEVELOPMENT: A COMPARATIVE STUDY OF INDIA, BANGLADESH AND CHILE

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DR. JYOTIRMAYA MAHAPATRA PROFESSOR & DEAN FACULTY OF MANAGEMENT STUDIES SRI SRI UNIVERSITY CUTTACK

ABSTRACT

Globalization has never been so rapid and systematic like it is today and the credit for this goes to the intervention of International Monetary Fund (IMF) in the third world economy. In the last few decades only, IMF could impose Structural Adjustment Programmes (SAP) in more than 70 countries across the globe and one of the most important components of SAP is to promote globalization of finance. Globalization of finance basically is based on the doctrine of capital account liberalization for inviting investible foreign funds. But whether it is trade liberalization or capital account liberalization the objective remains the same, it is to accelerate human development. In order to measure the impact of financial globalization on human development, the present study has taken into account three countries i.e. India, Bangladesh and Chile which have similar stylized features and have gone through the IMF SAP in recent past.

SOCIO ECONOMIC STATUS OF SCHEDULED CASTE WOMEN SELF HELP GROUP MEMBERS IN ERODE DISTRICT

DR. M. NIRMALA ASST. PROFESSOR DEPARTMENT OF COMMERCE BHARATHIAR UNIVERSITY COIMBATORE

ABSTRACT

Women empowerment has become a catchword today and has got a significant place in socio economic development programme of the Government. Women constitute half of the world population and contribute substantially to the all-round development of the world. In recent years, women self-help groups have emerged as an effective means of entrepreneurship development among women. The study is based on data collected from 250 respondents. Erode District has been selected by the researcher purposely as it is one among the leading districts in promoting women Self Help groups. It is found that 85 (34%) respondents have completed only primary education. it is suggested that the NGOs can encourage the scheduled caste women in SHGs to take up secondary education and higher education if possible. It is found that 140(56%) respondent's monthly income is between Rs. 10,001 and Rs. 15,000. Hence, it is suggested that informal groups can be constituted by themselves to create a reliable and potential source of income to enhance the earning capacity of scheduled caste women in SHGs. It is found that 200(80%) respondents are landless. It is also found that 180(72%) respondents live in rented house and 10(4%) live in the leased house. So, it is suggested that the Government should pay more attention to create employment opportunities through which they can enhance their asset building capacity to become economically independent. It is suggested that financial education need to be promoted.

A STUDY ON RELATIONSHIP BETWEEN BANKEX AND STOCK MARKET INDICES

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V. NANDHINI RESEARCH SCHOLAR DEPARTMENT OF COMMERCE PSG COLLEGE OF ARTS & SCIENCE COIMBATORE

ABSTRACT

The study examines the relationship between BANKEX and Stock Market Indices over a sampling period from 1st January 2006 to 31st December 2015. Statistical tools i.e. Person's correlation, Regression, Augmented Dickey Fuller (ADF) Unit Root test Hypothesis and Pair-Wise Granger Causality Test were used to test the relationship. The finding from the study reveals that sectoral indices have influence over each other and there exists unidirectional causality between the selected sectoral indices.

IMPACT OF ORGANISATIONAL CLIMATE ON EMPLOYEE PERFORMANCE: A STUDY WITH REFERENCE TO THE EDUCATIONAL SECTOR OF INDORE

PALASH GARG STUDENT DALY COLLEGE INDORE

DR. DEEPAK TALWAR ASSOCIATE PROFESSOR DEPARTMENT OF MANAGEMENT MEDI-CAPS UNIVERSITY INDORE

ABSTRACT

The study reveals that there is a positive significant relationship between performance of the Education providers and the working environment elements; Relationship, Belongingness and Connectedness. These results indicate that the physical component of the work environment have the strongest effect on the performance level of employees. There consequences of study stretched out new certainty prior to the researchers that variable like organizational climate twisted to be very important component in employee performance. The employee can use work environment to make it fit for employees to up their satisfaction and commitment.

EFFECTS OF WOLAITA DICHA JUNIOR FOOTBALL CLUB PLAYER'S INTERVENTION PROGRAM ON MOTOR PERFORMANCE SKILLS IN SOUTH NATIONS AND NATIONALITY OF ETHIOPIA

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ABSTRACT

The purpose of this study was to distinguish the sound effects of one-month program on motor skill performance in Wolaita Dicha junior football players. The total number of 43 players was participated in the study by using purposive sampling. Twenty-one players with age of 13-15 years were participated as training group and 22 players were participated as experimental group. The experimental group followed a specific movement program in three basic tasks: dribbling, passing, and jumping. The training group carried out an ordinary normal training depending upon the training schedules. Results indicated that the experimental group significantly improved their performance compared to the training group. It seems that the performance of motor skills can be improved through task-specific organized practice in training program.

IMPLICATIONS OF MARKETING STRATEGIES ON TELECOM SERVICES: A STUDY IN BANGALORE

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ABSTRACT

An important contribution of this study is how marketing strategy is developed and sustained over different target market in telecommunication sector. The beneficiaries of the competition are the consumers, who are given a wide variety of services. In the years to come the country is predicted to witness a communication revolution, which would increase the subscriber base to match that of the developed world. The future commitment of the customers to organization depends on perceived marketing element. The issue and challenges is therefore increasingly recognized as a critical success factor in the emerging scenario.

A STUDY ON EFFECTIVE ORGANIZATIONAL LEARNING THROUGH KNOWLEDGE MANAGEMENT MODEL

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ABSTRACT

Organizations are realizing that knowledge management (KM) is essential for them to remain agile in a dynamic business environment and are increasingly investing in various KM initiatives. Knowledge Management is an environment, a culture and a business ethic that enabled with an application of technology, people and business processes. The initiatives taken by organization on knowledge management should foot forth the quality of knowledge to create, acquire, share, utilize and retain their valuable resources for successful functioning of organization at all levels. By using knowledge management practices, organizations can increase the effectiveness and importance of Intellectual capital among top management and employees to sustain and enhance their potentials and organizational capability as a strategic advantage. This study discusses an integrated knowledge management framework for building major components of organizational learning such as individual and group learning, leadership, organizational culture, environment and structure. The purpose of this paper is to identify the interconnections between above components with knowledge management process to improve organizational learning. The development of integrated model should facilitate learning organization to achieve its management goals, activities, and relevant characteristics for improving their overall organizational performance.

CONSUMER PREFERENCES AND SATISFACTION TOWARDS VARIOUS MOBILE PHONE SERVICE PROVIDERS WITH SPECIAL REFERENCE TO VODAFONE AT THIRUTHURAIPONDI TOWN

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ABSTRACT

In the era of information explosion, people are to be provided with quick and timely access to information. Indian Telecom industry is one of the fastest growing telecom markets in the world. In telecom industry, service providers are the main drivers; whereas equipment manufacturers are witnessing growth. In this light, the present study deals with consumer preferences and their satisfaction level towards the mobile phone service providers available in Thiruthuraipoondi town. The present study conducted on 150 mobile phone users of various mobile phone service providers such as Vodafone, Airtel, BSNL, Reliance, Idea, Tata Indicom and few other players. The results derived from the study indicate that the factor that induces the consumers to buy a particular mobile phone operator is call tariffs followed by network coverage and brand image. The study also highlights that majority of respondents are satisfied with the value added services offered by their mobile phone service providers. The findings derived from the study will be helpful for mobile phone service providers in deciding and implementing their sales strategy for the promotion of mobile phone services.

THE PIVOTAL ROLE OF HRM IN ENHANCING ORGANIZATIONS COMPETITIVE ADVANTAGE THROUGH SOCIAL MEDIA USAGE

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ABSTRACT

Unlike few years ago where social media was only considered as a medium for networking, now a days it has become an important tool for the organizations to add value to its business, as well as for the employees to enhance their career development and professional growth. This paper focuses on exploring the advantages of social media usage at workplace, how professionals & organizations are gaining competitive advantage with its usage and why human resource professionals need to handle carefully its usage by the employees within and outside the organization set up.

DIGITAL INDIAN ECONOMY: A DREAM FAR FROM REALITY

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ABSTRACT

Cashless and digital India is a big dream of our Honorable Prime Minister. Just after the demonetization of the high denominations currency notes, they advised the citizens to go cashless. But the cashless society has its own challenges. This research paper has tried to study some of the main factors constituting a challenge in the path of digital society. The data was collected regarding number of smart phone users, number of internet users, internet speed, literacy ratio and cyber security. After that is was compared with the similar data of two topmost cashless economies of the world i.e. Singapore and Netherlands which ranked first and second respectively. After going through the data analysis we found that the main challenges behind the cashless society are low number of smart phone users, low number of internet users, poor quality of internet, low literacy level and fear of cyber frauds. So that, if we want to promote the concept of cashless society then we should focus on increasing smart phone usage, increasing internet users, improving speed and quality of the internet, improving literacy ratio and reducing cyber frauds. Further it is quoted that this reasons and study is not exhaustive and lot more is required to be done in order to promote a cashless India.

A STUDY ON PRIORITY SECTOR LENDING BY BANKS

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ABSTRACT

Money is of utmost importance in our life, we need money to run our life, to satisfy all our basic needs, and for future emergency, we have banks which accepts deposits from public and lend the same A bank is a financial institution that accepts deposits from the public and creates credit. Lending activities can be performed either directly or indirectly through capital markets. Due to their importance in the financial stability of a country, banks are highly regulated in most countries. Most nations have institutionalized a system known as fractional reserve banking under which banks hold liquid assets equal to only a portion of their current liabilities. In addition to other regulations intended to ensure liquidity, banks are generally subject to minimum capital requirements based on an international set of capital standards, known as the Basel Accords.

EXTROVERSION AND EMOTIONAL LABOUR: A STUDY ON ORGANIZED RETAIL SECTOR

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ABSTRACT

The last two decades of the twentieth century witnessed a major global shift in the distribution of employment away from agriculture and Industry into the service sector (Godbout, 1993). Thus, this global shift in regard of employment has created new labour market which is characterized by work roles that emphasize interactions between front-line service workers and customers. Thus, this demands to a new sort of work which involves Emotional Labour, important element of interface service work. The main purpose of this research is to examine the relationship between E and EL. To test the association between E and EL, study focuses on DA mechanism for emotions regulations. The data has been collected from Organized Retail Houses situated in National Capital Region. Convenience sampling method is used for selecting Organized Retail Houses and Respondents. The analysis of the data indicates that an individual possessing high Extroversion trait will regulate emotions from inside out with great ease by indulging in Deep Acting Technique of Emotional Labour Technique of Emotional Labour. The research analysis indicate that an Organized Retail Sector should pay attention to an individual characteristic while making selection, i.e. should select an individual who possess high Extroversion traits because he/ she would not feel drained out while regulating emotions as per the display standards of an organization.

A STUDY ON WAGE AND SALARY ADMINISTRATION IN SMALL SCALE UNITS IN TAMIL NADU DISTRICT

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ABSTRACT

Small-scale play a very vital role in the country's economy despite the phenomenal growth in the large-scale sector. In fact, the small-scale sector is playing a vital role in the growth of national economies the world over and is considered to be the engine of growth in most countries. Wage and Salary Administration deals with establishment and implementation of sound policies and practices of employee's compensation. It includes job evaluation, surveys of wage and salaries, analysis of organizational problems, development and maintenance of wage structure, establishing rules for administering wages, wage, incentives, profit sharing, wage changes and adjustments, supplementary payments, compensation costs etc. The Primary data collected through question-naire and interview method. Secondary data collected through books, journals and internet. All respondents got regular wages and salaries, wage incentives and other facilities also. Their relationship with management is sound.

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A STUDY ON CONSUMER PREFERENCE OF DURABLE AND NON-DURABLE GOODS IN PATTUKKOTTAI TOWN

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ABSTRACT

Consumer satisfaction may lead to brand loyalty; this is an assumption made very often in marketing the only as well as marketing practices based on this assumption every producer of any kind of product (service/good) should attach at most importance to creating consumer satisfaction. The consumer durables sector can be segmented into consumer electronics, such as, VCD/DVD, home theatre, music players, colour television (CTVs), etc. and white goods, such as, dish washers, air conditioners, water heaters, washing machines, refrigerators, etc. A good which is immediately used by a consumer or which has an expected lifespan of three years or less. Examples of non-durable goods include food and clothing opposite of durable goods also called soft good. The researcher analyse the problems for the factors influencing the brand preference of Durable and Non-Durable goods, to know the reason for choosing the particular brand and to find out the level of satisfaction towards Durable and Non-Durable goods. He collects the data from Pattukkottai areas by the sample survey and find out the most of the respondents (27 percentage) have studied Post graduation, the study area is around in town, maximum respondents are employees and PG degree holders. the products are costly and luxury so maximum respondents selected are government employees and 36 percentage of the respondents are using the Samsung washing machine. Washing machine is important and essential home needs of the family, so maximum respondents are purchase the washing machine. He suggested that customers buy the brands depend upon the price of the product. If the price is reduced considerably all the consumers will prefer that brand, Improvement of quality should be considered but at the same time price equilibrium should be maintained, steps should be taken to make the products available in different quantities and sensible advertisement should be made for better impression in the customer mind.

THE IMPACT OF ELECTRONIC COMMERCE ON LIBYA'S ECONOMIC GROWTH

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ABSTRACT

The purpose this present article is to investigate the influence of the e-commerce on Libya's economic growth. This is achieved through the use of vector autoregressive (VAR) and co-integration techniques. In this respect the relationship between variables will be analyzed by using annual data for 1999 to 2015. The results suggest that both series are integrated with order one I (1), the existence of a long-term relationship between e-commerce and economic growth. It is estimated that the development of e-commerce has a statistically significant and positive influence on Libyan economic growth. Finally, this article proposes the appropriate e-commerce development approach to make e-commerce have a bigger role in Libya economic growth.

CUSTOMER'S EXPECTATIONS AND LEVEL OF SATISFACTION FROM ONLINE SHOPPING IN TEHRI: AN EMPIRICAL INVESTIGATION

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ABSTRACT

A steady economic system is the strong pillar of economic growth, development and progress of an economy. Over the few decades the e-commerce industry has grown immensely, but the small city and rural penetration has not materialized perfectly with the rising demand, therefore the need for accessible e-business were felt. The study will analyze the significance work done by Ecommerce in the life style of the people and has been influencing the social and economic growth of nations as a whole. On one hand e-commerce technologies has helped to accelerate nation's economic growth and to provide more opportunities for businesses to flourish and provide ample opportunities of employment, self-employment and on the other it has a very strong socialcultural impact too. Due to advancement and ease of accessibility of internet for every individual and simultaneously Smart Phone penetration has changed the pattern of our communication system, learning and the way of conducting business activities. Onlinebanking, Paytm, M paisa and many more are doing considerably well in providing banking and other online payment services at the doorstep. The e-commerce and e-business websites i.e Amazon, Snapdeal, Flipkart etc. These days entrepreneurs are utilizing the social networking sites, like Facebook, Twitter, Whats App etc. to perform economic activities and in promoting/popularizing their business at the national and international level. So here the research paper will highlight the significance services facilitated by the e-commerce websites and try to find out the popularity and satisfaction level of the people from different categories in using such websites in performing shopping of products in different categories. The paper also suggests areas where further research and innovations can be carried out for better reach and accessibility by all specially for remote and far-flung areas besides providing cyber-safety and security.

PRIVATE LABEL BRANDS - NATIONAL AND INTERNATIONAL SCENARIO: A REVIEW BASED PAPER

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ABSTRACT

The retail landscape is sprouting, significantly, as shoppers demand new products. The emergence of organized retailing in India has made private label brand a reality. The growth of private label brand has been exponential during the past 5 years. The focus of the paper is on the factors that influenced the purchase decision of private label brands in the Indian retail market as well as in International retail market. This paper is based on the review of literature available on private label brands. The paper shows the share of Indian retailers in private label brands. Along with this, the paper also represents the contribution of the various countries in private labels. Finding shows that perception about Private Label Brands are favourable, but value shares are not equally distributed around the world. Share of private label brands are very high in developed countries (Europe, North America and Australia) while in Asia and the Middle East, private label brand struggle to achieve consumer trust.

BANK INSURANCE MODEL: A FINANCIAL STRATEGY FOR GROWTH

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ABSTRACT

In the post-recession it is the question for survival and growth for any sector in general and banking sector in particular. Thus Bank Insurance Model (BIM) or Bancassurance is a financial strategy for survival and growth for this sector. In this paper we attempt to explore the scope for Bancassurance models as feasible source of sustainable income to banking sector for their growth and survival strategy. To exploit the synergy for growth in Indian contest it will definitely be a successful strategy for the banking company. As India having the largest banking network on the one hand and lower insurance penetration and insurance density on the other hand, this financial strategy may result good for both the banking and insurance company. While implementing this strategy, the legal issues are also taken into consideration. The role of banking and insurance company regulator will be the deciding factor for successful implementation of this strategy. The concept of Bancassurance would turn out to be a norm for future banking and insurance business in India and it would be a 'win-win situation' for all the parties involved - the customer, the insurance companies and the banks. Bancassurance - a term coined by combining the two words bank and insurance (in French) - connotes distribution of insurance products through banking channels. Bancassurance encompasses terms such as 'Allianz' (in German), 'Integrated Financial Services' and 'Assure banking'. This concept gained currency in the growing global insurance industry and its search for new channels of distribution. Bancassurance is the process through which insurance products are sold to customers at their local banks. With banking network of 65,000 branches serving more than 300 million retail banking customers, insurance can be available at affordable prices to people even in remote corners of the country. But it is only one part of opportunities of retail banking in India by selling insurance product. For taking challenges we go through by present research of Bancassurance' Retail Relationship Banking Bancassurance Opportunity'. The financial liberalisation and financial innovations have drawn the worlds of banking and insurance closer together. Therefore, banks dealing in insurance products have increasingly become accepted norm rather than exception in India.

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