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SERVICE QUALITY OF HOTEL FLATS – EXPERIENCE OF PHILIPINO TOURISTS

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ABSTRACT

The main objective of this research is to quantitatively examine the relationship between service quality dimensions on guest satisfaction and thereby on guest loyalty. Survey questionnaire was constructed with 19 service quality items covering five service quality dimensions based on SERVQUAL model, four items on Guest Satisfaction and four items on Guest Loyalty. Data was collected from 144 guests of 10 major hotel flats in Al Buraimi, Oman. Analysis results indicate that all dimensions of service quality significantly impact guest satisfaction. Guest Satisfaction significantly influences Guest Loyalty. Assurance Dimension exerted more influence on guest satisfaction. Managers must focus more on dimensions of Empathy, Reliability, Responsiveness, and Assurance other than tangibility to achieve high degree of guest satisfaction which leads to guest loyalty. This will help the hotels to get a good market share despite the increasing level of competition.

CHALLENGES AND OPPORTUNITIES OF SELF HELP GROUPS IN MARKETING THEIR PRODUCTS

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ABSTRACT

Self Help Groups (SHGs) are voluntary associations for the poor who come together to improve their socio-economic conditions. Self Help Groups have become well identified internationally as the modern tool to combat poverty under certain schemes such as Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWCRA) and Swarnajayanthi Gram Swarozgar Yojana (SGSY) initiated by the government of India. After successfully forming groups and taking up suitable business activities, the members of self help groups are mainly facing problems with respect to marketing their products in the public. This paper attempts to focus on the major opportunities and challenges of self help groups in promoting their products. The objective of the study is to analyze the marketing strategies followed by self help groups. Descriptive research design is followed in this study. The study is undertaken in both rural and urban areas of Visakhapatnam region. The observations shown that even though the self help group members are getting opportunities to promote their products through fairs, exhibitions and retail outlets, they are unable to trade more quantity of products due to various problems. Therefore, besides financial support the members are expecting even marketing assistance from the government.

A STUDY OF COMMERCIAL BANKING SERVICE QUALITY AND CUSTOMER SATISFACTION

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ABSTRACT

Commercial banks in India are facing a rapidly changing market, new technologies, fierce competition; and more demanding customers has presented an unprecedented set of challenges. The success and survival of banks in this globalized environment will depend on fulfilling the customer's needs and expectations by offering quality services that create customer satisfaction. Satisfaction and quality prove to be key factors reciprocally interrelated in a causal, cyclical relationship. Commercial banks need to be more customer-focused, and take steps to understand what affects customer satisfaction and how to optimize service quality as a driver of customer satisfaction. At the same time, banks must also keep in view that technology affects today's banks in terms of what they provide, how they provide, and what the customer really wants. The study attempts to measure and compare service quality and customer satisfaction between public and private banks in two districts of Dimapur and Kohima of Nagaland state with a sample of 500 respondents who are customers of the banks. The primary data has been collected through well-structured questionnaire. The opinion of the respondents on 25 issues on Tangibles of service quality were measured with Likert five point scales ranging from five to one. The study concludes that there exists significant difference between the public and private sector banks in relation to service quality and customer satisfaction. This paper makes a valuable contribution given the fact that there is no study dealing with the assessment of service quality in banking environment in Nagaland state.

INFLUENCE OF 'GREEN ATMOSPHERICS' ON ECO – FRIENDLY CONSUMERS – A STUDY WITH REFERENCE TO TAMIL NADU

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ABSTRACT

In marketing theory and research numerous studies were documented on identifying the factors underlying the pro – environmental behaviour that drive actual green purchases. Though demographic factors, psychological variables, environmental variables, cultural orientations and ethical ideologies influence green buying behaviour (Cheah and phau, 2011), it is observed that green consumers demonstrate stronger approach behaviours to green environments than non – green ones. The deliberate effort of designing retail environments that enhance the probability of immediate purchase intention of green products from an outlet is termed as 'Green atmospherics'. Consumers perceive green environments as physical interpretation of the company' commitment to enhance the well – being of the environment (Kreidler and Joseph Mathews, 2009). Realizing the role of green atmospherics in 'push and pull' of green consumers in pre – purchase decisions, marketers utilize atmospherics to manipulate the physical retail environment with the objective of inducing specific cognitive and effective response behaviours (Batra and Kazoni, 2008). Environmental consciousness may drive consumers towards green products but the green atmospherics of the outlets strengthen their desire and make them relate and rely the shops marketing green products. The present study is an attempt aiming to analyze the role and influence of 'green atmospherics' on consumer's green purchasing intentions.

AN EMPIRICAL INVESTIGATION OF RELATIONSHIP BETWEEN EMOTIONAL INTELLIGENCE AND JOB PERFORMANCE IN INDIAN MANUFACTURING SECTOR

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ABSTRACT

The emotional intelligence is an important concept to fulfill majority of the organizational goals via better job performance of the employees working in the organization. The present study was designed to study the nature and pattern of relationship between Emotional Intelligence (Emotional Competence, Emotional Sensitivity, Emotional Maturity) and job performance of the employees in manufacturing sector. Questionnaires consisting of 15 items (Emotional Intelligence) and 14 items (Job performance) were used. The findings of the present study reveal that job performance in organization are correlated with Emotional Intelligence ((Emotional Competence, Emotional Sensitivity, and Emotional Maturity).

A STUDY OF CUSTOMER PERCEPTIONS TOWARDS SELECT MALLS IN INDIA

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ABSTRACT

India, a fast developing nation. Traditional markets to Mall culture now. Malls familiarizing Indian consumers with an implausible experience while utilizing its services for entertainment and shopping. This study is conducted in the selected four malls of India. The four malls are C-21 mall, DB city mall, Alpha One mall and In orbit mall. The aim of the study is to identify the perception of customers with respect to frequency of visit towards dimension of Service Quality of malls in India. Along with this research effort have been made to identify the Service Quality dimensions of mall to understand customer's view point. This study focuses on the frequency of visits of mall customers to give a clear view about the acceptance of malls in Indian society. It is concluded that Mall respondent's frequency of visit is mostly on monthly basis in the selected four malls in India. This indicates their experience, understanding and maturity on the perceived service quality that mall management offer them and their acceptance of the mall culture in Indian society. The mall management needs to devise the policies to magnetize more number of people to visit malls.

TIME VALUE OF MONEY: ISSUES & CHALLENGES WITH REFERENCE TO E-PAYMENT SERVICES IN PRIVATE BANKING COMPANIES IN BANGALORE

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ABSTRACT

India is one of the fastest growing countries in the plastic money segment, there are 130 million cards in circulation, which is likely to increase at a very fast pace due to rampant consumerism. India's card market has been recording a growth rate of 30% in the last 5 years. Card payments form an integral part of e-payments in India because customers make many payments on their card-paying their bills, transferring funds and shopping. Ever since Debit cards entered India, in 1998 they have been growing in number and today they consist of nearly 3/4th of the total number of cards in circulation. Credit cards have shown a relatively slower growth even though they entered the market one decade before debit cards. Only in the last 5 years has there been an impressive growth in the number of credit cards- by 74.3% between 2004 and 2008. It is expected to grow at a rate of about 60% considering levels of employment and disposable income. Majority of credit card purchases come from expenses on jewelry, dining and shopping. Another recent innovation in the field of plastic money is co-branded credit cards, which combine many services into one card-where banks and other retail stores, airlines, telecom companies enter into business partnerships. This increases the utility of these cards and hence they are used not only in ATM's but also at Point of sale(POS) terminals and while making payments on the net.

THE EFFECT OF REAL EXCHANGE RATE ON INDIA'S TRADE BALANCE

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ABSTRACT

The main aim of present paper is to examine the relationship between India's trade balance and real exchange rate over the period 1974 -2013. The determining factors of trade balance are domestic income, foreign income and real exchange rate. The time series property shows that all variables are non-stationary in level. If the traditional method of estimation like OLS is used, it would provide the spurious relationship among the variables. The present study, therefore, has employed the bound test of cointegration as advocated by Pesaran et al. The result suggests that there exists a long-run equilibrium between trade balance and it's determinants. Further, the effect of devaluation on trade balance is positive and statistically significant. From, ARDL model, the paper reports the elasticities of trade balance both in long and short run. Finally, the study does not reveal any evidence of J-curve phenomenon in case of India.

TEAM-LEVEL ANALYSIS OF STUDENT TEAMS ON CRUCIAL CHARACTERISTIC FACTORS FOR CREATIVITY

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ABSTRACT

To produce the creative process usually transpires in the team stages. Modern firms closely rely on creativity and innovation as crucial strategies for ensuring high performance and survival. This research aims at the point of interaction between contextual and individual factors in the team level via the interactionist perspective and social cognitive theory. This research explored how team contextual factors (team-task-required creativity and team time management) interact with individual cognition (individualistic self-construal) and contribute to facilitate team creativity. Not only examined 85 creative marketing task teams comprising a total of 338 junior students, but led by teachers at universities of science and technology in Taiwan. The structural equation modeling (SEM) analyses were also used to show that team-task-required creativity, team time management, and individualistic self-construal benefit team creativity. In addition, team time management and individualistic self-construal mediate the relationship between team-task-required creativity and team creativity.

A COMPARATIVE STUDY OF PROFITABILITY OF PUBLIC AND PRIVATE SECTOR BANKS

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ABSTRACT

Banks play important role in economy of any country. So we can say that banks are basic premise of Indian economy. There has been a lot of change in banking structure for the past few years. Due to these changes, there has been a difference in the profitability of banks. With the increasing competition in the banking sector, profitability and productivity has become a greatest challenge to Indian commercial banks. The objective is to study of profitability of public and private sector banks with reference of selected public sector banks (State Bank of India & Punjab National Bank) and private sector banks (ICICI & AXIS bank). Therefore, in this study we will compare public and private banks.

SURVIVAL OF EARTHEN DOLL PRODUCTS AND THE CONTEMPORARY TRADE AN ARGUMENT ON POTENCY OF BENGAL POTTERY

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ABSTRACT

In the era of globalization, every product is facing high level of competition as the market is becoming very unpredictable day by day. The predominant factor become how it is stand up to satisfy the consume and can survive with other product of same genre. So, priority is given, how a product is successful in its appeal to the consumer. In this fast changing and unstable market situation, when we concentrate deeply on market demand, we sometime became ignorant about our native product of significant potentiality. A little more nourishment can give that product a neck to neck competition with contemporary goods. In addition to that we have the age old historical heritage with this product, as earthen dolls in West Bengal. Earthen Doll is not only enriched with age old tradition, but also singular in its symbolic representation. We can derive the socio historical context through this art form, which can raise interest of different field of studies. A careful examination can turn the fate of clay doll art to its present miserable condition, shifting to prosperous product with cultural and economic importance.

CELEBRITY ENDORSEMENT: A REVIEW AND RESEARCH AGENDA

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ABSTRACT

The purpose of this paper is twofold. First, review of the theoretical background in existing literature. Second, it attempts to a find direction for future research. The literature review is based on 74 papers published in forty-two peer reviewed journals, few books, and dissertations etc. in the fields of Business, Management, and Marketing. Due to large number of papers in the topic of celebrity endorsement, few papers have been missed and some papers are inaccessible. Although, all papers are not included in the review, the author believes that the overall picture presented is trustworthy. The article identified trends and findings in the use of celebrity in advertisements to set research agenda in terms of research gap and potential areas for future research. The major research areas suggested are: Study on impact of celebrities like religious leaders, television stars, cartoon characters, and from other fields of life. The role of celebrity's communication language needs extensive study. Further study to assess the impact of celebrity endorsed advertisement in green and social marketing. The article provides academics with an updated review of existing literature in celebrity endorsement with focus on the evolution of it.

BEHAVIOURAL ACCOUNTING PRACTICES IN STEEL AUTHORITY OF INDIA LIMITED

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ABSTRACT

With the passage of time there is change in every aspect of knowledge. "Accounting" which was considered the method of recording only monetary transactions is the story of past. Business is transforming from production to service industry where the difference in two organizations is mainly of human resource. Today productive means working smarter than working harder. In the new era the time, talent and energy of the people of the company along with the ideas they generate is the foundation of the superior performance. The companies that apply real discipline in their management of human capital are on average 40% more productive than the rest. The article explores the voluntary disclosures by SAIL in its annual report with respect to human resources. This information is analyzed with the help of various ratios. It is observed that such information is of immense use for stakeholders and there is an urgent need to make strict rules for incorporation of such information in annual reports.

IMPACT OF ORGANIZATIONAL COMMITMENT ON BURNOUT: A STUDY AMONG THE EMPLOYEES IN RETAIL SECTOR IN INDIA

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ABSTRACT

Retailing is one of the very important industries in the economy which includes all the activities involved in selling of goods and services to the final consumers for their personal and non-business uses. The Indian retail sector is the fifth largest sector and second largest consumer market in the world. The employees whose jobs are related with human interaction are exposed to burnout. The burnout has its negative impact on productivity, job satisfaction and commitment. The organizational commitment is one of the important factor influencing burnout. The present study is conducted to find out the impact of the organizational commitment on the burnout of the employees working in retail sector. The sample of 107 is collected to respond on two standardized questionnaires i.e. organizational commitment and job burnout. The results of the study revealed that organizational commitment is inversely related to burnout. Across the dimension's affective commitment and continuance commitment is inversely related to burnout but normative commitment is not having significant relationship with burnout. The emotional exhaustion and depersonalization dimensions of burnt out are inversely related to organizational commitment but personal achievement is positively related with organizational commitment. The normative commitment dimension of organizational commitment is not having significant relationship with the overall burnout and all the three dimensions of burnout viz. emotional exhaustion, depersonalization and personal achievement dimensions.

TQM AND ECONOMIC PERFORMANCE AT WORKING IRON AND STEEL FIRMS OF HYDERABAD-KARNATAKA REGION

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ABSTRACT

Steel production is considered as the forefront indicator of the economy in the contemporary world. India has been fetching an impressive share in the steel market. However, techno-economic efficiency has been somewhere pro-castigating competitive advantage of Indian iron and steel sector over competitors like China. As proved by Japanese, the left option for enhancing competitive advantage is quality management through Total Quality Management. The present study focussed on extent of TQM practices and their impact on economic performance at iron and steel firms in Hyderabad –Karnataka region. The general objective of this research is to portray the picture of TQM at Iron and steel firms of India and it also intends to address the quality issues of the firms at the backward region like Hyderabad-Karnataka. In this regard, study emphasizes relationship between widely used TQM practices and economic performance indicators using correlation and regression analysis.

THE EMERGING ORGANIZED JEWELRY RETAILERS IN INDIA AND THEIR CHALLENGES: A QUALITATIVE STUDY APPROACH

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ABSTRACT

As India makes rapid progress in the retail arena, the Indian Jewelry market is undergoing a gradual metamorphosis from unorganized to organized formats. Consumers are more quality conscious than ever before. The jewelry market is one of the largest consumer sectors in the country larger than telecom, automobiles, and apparel and perhaps second only to the foods sector. Interestingly, organized retailers have attempted to understand the market, anticipate social change and strategies appropriately. This Paper looks at understanding the branding and Innovation done by the Branded Jewelry retailers in order to deal with the local competition also understand the factors that appease the today's customers. Later a qualitative study conducted view in-depth interviews analysis these objectives and proposes certain recommendations accordingly.

A STUDY ON THE SCOPE OF SUSTAINABLE ALTERNATIVE EMPLOYMENT GENERATION IN KADMAT ISLAND, LAKSHADWEEP

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ABSTRACT

Over the decades the government of India has been implementing various development programmes for the upliftment of the poor marginalized island households of Lakshadweep. But still these household are not attained the self sufficiency due to greater un employment, limited resources availability, unimproved infrastructure, geographic isolation etc. Fishing is the main occupation next to coconut cultivation which is only seasonal. The Lakshadweep islands face greater unemployment due to its limited scope to industrialization and modernization. In this context this present research work is intended to make an enquiry on the scope of alternative employment opportunities of kadmat island of Lakshadweep. The researcher has used the regression analysis to test the relationship between socio economic factors and the utilization of alternative employment opportunities available in the island set up. The findings reveal that education, family size, plays a vital role in creating alternating alternative employment opportunities of the island households. The paper suggests that there is huge scope for setting up of cottage and micro enterprise which needs to be guided and assisted by the government. The forward and backward market linkage is the prime need of the island cottage and micro enterprises.

PRIORITY SECTOR LENDING BY COMMERCIAL BANKS IN RAJASTHAN

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ABSTRACT

Institutional financing refers to credit or loans provided by financial institutions (in contract to credit or loans given by private individuals like money lenders, whole sellers and retail merchant, landlords and relatives etc.) like co-operative agencies, Commercial Banks (CBs) and Regional Rural Banks (RRBs). The present study is confined only to those institutions which are fundamentally financial in character and provide financial assistance for rural development. In recent years' Indian agriculture has undoubtedly witnessed a major technological breakthrough and a progressive commercialization which has mainly ushered in what has come to be known as the 'Green Revolution' with these technological changes the importance of capital in agriculture production in India rising remarkably. The main objective of the proposed study is to find out various ways and means as to how the facility institutional finance may be increased from the existing sources and also as to what could be the other perspectives sources of rural finance to meet the increasing requirement for the rural development of Rajasthan. The main objective of the proposed study is to find out various ways and means as to how the facility institutional finance may be increased from the existing sources and also as to what could be the other perspectives sources of rural finance to meet the increasing requirement for the rural development. The primary data have been collected with the help of two types of structured questionnaires meant for the bankers and the recipients of the loans. Proper and effective supply of institutional finance helps to improve the working efficiency and level of rural development. The performance of institutional financing agencies not only at the state level, but also at the district level could be made effective by systematic and efficient financial and credit planning, making policies and proper monitoring of the schemes.

A STUDY OF IMPACT OF RAW MATERIAL PRICES ON SHARE PRICES WITH SPECIAL REFERENCE TO CRUDE OIL PRICE AND NIFTY ENERGY INDEX

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ABSTRACT

Crude oil is one of the most important commodities. Any fluctuation in crude oil prices can have both direct and indirect influence on the economy. Crude oil has so many uses in different markets and industries. So changes in the global price of oil inevitably have an effect on the microeconomics of particular sectors of the economy. The study deals with impact of crude oil price on Nifty Energy Index. It examines whether the crude oil prices have a positive or negative impact on Nifty Energy Index. Co-efficient of correlation, regression has been used for the study. This study analyzed the relationship between crude oil price and Nifty Energy Index. The period 2.5 years from 1st Jan 2014 to 30th June 2016 was taken for analysis. The study found that there is a significant positive relationship between crude oil price and Nifty Energy Index.

EMPIRICAL STUDY ON LABOUR WELFARE PRACTICES IN ORGANISED RETAIL TEXTILE SHOPS IN TIRUCHIRAPPALLI CORPORATION LIMIT

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ABSTRACT

Labour welfare refers to the efforts taken by the employer to improve the conditions of employment in the workplace. It includes services, facilities and amenities which enables the employees to perform in a healthy and congenial environment. In the current era of globalisation of business, there is a dynamic change in the work environment, which has a major impact on job, health, safety, and well-being of the employees. In India, there is a tremendous change in the labour market system, which has led to labour market flexibility. Due to this predicament, the employers exploit the workers unscrupulously where the workers are under the threat of losing their job security and their access to welfare measures is restricted. Retail Industry is one of the under researched area in terms of employment and welfare practices. Therefore, this study investigates the labour welfare practices in textile shops in Tiruchirappalli Corporation limit. The objective of the study was to study the statutory and non-statutory welfare practices in textile shops in Tiruchirappalli corporation limit. The researcher adopted probability random sampling technique and has collected data through structured questionnaire from 26 respondents from 9 big independent and chain stores textile shops which has more than 50 employees and in existence for more than five years in Tiruchirappalli corporation limit. The outcome of the study entails that the workers employed in textile shops work under exploitative conditions having no chance of adequate facilities like crèche, canteen, transport etc. reasonable working hours, allowances and workers education.

IMPACT OF GST ON COMMON MAN

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ABSTRACT

Goods and Services Tax (GST), hailed as one of the most powerful tax reforms which India has ever seen, purports to do away with the multiple tax regulations on most of the goods and services. GST would change the current tax regime of production-based taxation to a consumption-based system. There is no doubt that the corporates would benefit once the GST has been rolled out. However, the advantages to the common man are still speculative. We hope that the end consumer would also reap the benefits of the new tax regime, once the business houses have transitioned completely to the new tax structure and start to pass on the benefits to the average Indian. The proposed date for GST implementation is the 1st of July 2017.

LIQUIDITY & PROFITABILITY ANALYSIS OF THE PHARMACEUTICAL COMPANIES OF INDIA

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ABSTRACT

The efficiency of the finance manager does not lie only on assets side of the balance sheet, but he has to efficiently manage liabilities side also. This sutdy deals with liabilities side of the balance sheet. To go minute, this study deals with finance managers' efficiency with respect to short-term liabilities. Current ratio and quick ratio adequately captures short-term operations of the firm. Financial activities of pharmaceutical companies are centered on long-term decisions, as they are more inclined towards apt research and development. Research and development is the key for success of the pharmaceutical business. But, simultaneously, they have to take care of their routine and short-term business operations. Current ratio and quick ratios are parameters for the same. Cipla is more efficient as compared to other companies in keeping their liquidity intact. Other companies found it difficult to manage their short-term funds and liquidities. To be more specific, Ranbaxy had the lowest levels of current and quick ratio. It is undoubted that both the companies are sound with their research and development and quality of the product in their segments. Hence, their inclination will always be towards focusing on their strength rather than weakness. So, current ratio and quick ratio of both of these firms are not so sound, but looking at the long-term efficiency the efficiency of their finance manager cannot be undermined.

A STUDY ON FOREIGN INVESTMENT & ITS IMPACT ON GROWTH OF FOOD & AGRICULTURE SECTOR IN INDIA

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ABSTRACT

Foreign investment play very important role in the development of any county. It will not only bring the capital but will also bring technology, managerial skill and human capital which will helps the companies to improve capital availability, influence their short term and long term growth. According to theories, Foreign Investment will help to improve capital position and supports managerial efficiency which will increase the productivity of companies. In the light of above assumption, the present research paper made an attempt to study and analyze the impact of Foreign Investment on managerial efficiency in FDI based Companies in Food and Agriculture sector in India from 2007-2016. The study has been used appropriate statistical techniques simple regression analysis. The study concluded that Foreign Investment have a statically significant impact on ROI and ROE of in Food & Agriculture Sector in India at 1%, 5% and 10% significant level.

ENUMERATION OF SERVICES AND CATEGORIZATION OF CUSTOMER'S PROBLEM ON MOBILE BANKING: A REVIEW

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ABSTRACT

Mobile Banking refers to provision of banking and financial services with the help of mobile telecommunication devices. After the launch of mobile banking, transactions have seen some growth. Still mobile banking has a long way to go as, majority of customers prefer banking in traditional ways. The present paper studies the benefits, limitations and problems faced by customer through mobile banking. According to the research findings, certain areas are identified as the most critical while adopting a new technology. These identified areas must be thoroughly considered by the banks, especially in Indian financial environment to increase their customer base.

CONSUMER PREFERENCE TOWARDS F M RADIO IN NORTH KARNATAKA

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ABSTRACT

With the entries of private players in FM radio segment, FM radio gained popularity in India, as well as in Karnataka. But it was not popular in North Karnataka, so our research examines the Understanding the variables or factors affecting consumer behaviour towards FM Radio in North Karnataka. And the research is taken in the cities of north-Karnataka namely Ballary, Hospet, Gadag, Hubli-Dharwad, Belgaum, Bidar, Bijapur, Raichur and Gulbarga. The samples were collected from different backgrounds such as students, households, businessman's, salaried employees as per the convenience of the researcher. The research examines the factors affecting consumer behaviour of FM-Radio in North Karnataka, for this software SPSS is used for Factor Analysis and Sample size was 410 and all the respondents were listeners of FM-Radio in North-Karnataka. The descriptive research design and structured questionnaire is used as a tool of data collection. The research resulted that 98.8% of respondents are aware of FM-Radio, 92.7% of respondents are like to listen FM-Radio and 46.3% of respondents listen to All India Radio which is broadcast in their cities. The factors are affecting to listen FM-Radio are Clear anywhere and Traditional listening, and Informative.

MOTIVATION AND ITS IMPACT ON INDIVIDUAL PERFORMANCE: A COMPARATIVE STUDY BASED ON MCCLELLAND'S THREE NEED MODEL

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ABSTRACT

Motivation lies at the core of all managerial activities. It is an effective tool for managers to create a willingness to work so that organizational goals can be achieved. Many thinkers and psychologists have given their own inferences on what motivation is but it all comes down to a single meaning – desires and aspirations that urge people to give their best. Over the years, many theories on motivation have emerged and each of them has their own relevance. The aim of our study was to understand the drives of people in terms of the three motivators given by David McClelland in his Three Need Model. 100 people from different backgrounds were surveyed on the basis of a structured questionnaire. The proportion of males and females was kept equal. The responses were recorded on a Five-Point Likert Scale. Simple statistical measures such as Mean and Standard Deviation were used to evaluate the results. The findings have a theoretical as well as a practical relevance.

RELATIVE IMPORTANCE OF SERVQUAL DIMENSIONS – A STUDY ON RETAIL BANKING SERVICES OF INDIA POST

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ABSTRACT

Prevailing competitive scenario necessitates every service firm to improve quality of services to satisfy customers. Studies have established link between service quality, customer satisfaction and financial performance of firms. However, unlike goods, service quality is elusive and has to be understood from dimensions in and around the service. SERVQUAL model with 5 dimensions has provided a tool to understand the service quality. These 5 dimensions are also not of equal importance. Its' relative importance will have ramification in perceiving the overall quality of the services rendered. The study, in line with the findings from previous researches, finds that the reliability and tangibility are the most and least important dimensions of service quality from both service providers' and service receivers' perspectives. The relative importance of other dimensions between both the perspectives is not in alignment.

MODELING THE CAUSES OF STAGNATION OF A MATURED CAPITALIST ECONOMY WITH OPEN ECONOMY

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ABSTRACT

In the present study a model is presented, which shows that capitalist economy stagnates as it produces more and more goods and services. Moreover, we have also tried to find out how open economy can make matured capitalist economy worse off and better off. We have applied here Marxian concept of continuous profit accumulation by increasing automation and Schumpeterian concept of product innovation and process innovation by capitalist entrepreneurs to raise profit. As new product is introduced, profit is made by recruiting more labor which raises real wage in the capitalist economy. But in process innovation, profit is made by increasing automation which reduces demand for labor and hence real wage. In early stage of capitalism, existing product base is small so effect of automation is low but as existing product base rises impact of automation dominates that of product innovation. Matured capitalist country outsources is industries to developing economies. The former is better off by having demographic dividend of the developing economies while the matured capitalist economies can be worse off if outsourced industries are too much labor intensive.

CORPORATE SOCIAL RESPONSIBILITY AND THEIR IMPACT ON IT COMPANIES

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ABSTRACT

Corporate Social Responsibility is an old concept. In 1956, it was not compulsory for all companies to contribute to CSR activities. Mean by CSR, "To give back to the society taken from society" or to invest for the welfare of society because the present circumstances in the "Give and Take the Law" is being considered, though in the Companies Act 2013 It is compulsory to contribute to CSR activities on all the companies. It is said that the trend of Indian corporations focuses on certain subjects in their CSR. Spending shows that awareness of the importance of returning is increasing Indian IT industry holds the key to joining in the case of CSR activities, the actual expenditure of the CSR area is not in proportion to revenue and profit, but it can be done in many areas of its use. Health, health, drinking water, etc. are being done in many areas. CSR is lower than many companies in the IT industry. New companies are required to pay 2% profit after tax (PAT) according to the bill. However, soon these IT companies evolved into bigger brands listed on the stock market and their visibility dramatically increased due to their profitability.

A STUDY ON STRESS MANAGEMENT OF EMPLOYEES WITH SPECIAL REFERENCE TO STERLING HOLIDAYS, OOTY

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ABSTRACT

Stress is the emotional and physical strain caused by our response to pressure from outside the world. It is a dynamic condition I which an individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and unimportant. Stress is also often typified by a lack of control over conditions at work. Stress is the physical and mental response of the body to demands made upon it. It is the result of our reaction to outside events, not necessarily the events themselves. Stress is the anticipated and unavoidable element of life due to unavoidable element of life due to ever increasing complexities and competitiveness in living standards. The speed of change in humankind today is certainly overwhelming and breathtaking. In the fast changing world of today, no individuals are free from stress nor is any profession stress free. It is just not enough to treat the causes but the consequences of stress one physical, emotion and behaviors areas also require due attention.

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