



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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WORD OF MOUTH (WOM): THE UNNOTICED TOOL FOR STRENGTHENING THE ADOPTION OF BRAND

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ABSTRACT

For influencing a customer to choose a brand the traditional communication tools of company can hardly play any significant role as before. Presently a potential customer relies more on what other people opine regarding the brand. Thus the adoption of any brand is greatly influenced by mass people's opinion. The trial and adoption of the brand for a long period is also the unnoticed outcome of the power of referral. Positive WoM gives the potential customer the confidence to finalize the adoption decision. This study has been conducted to explore the hidden strength of WoM in the adoption of a brand.



THE IMPACT OF RESOURCES ON ENTRAPRENEURIAL SUCCESS - A CASE STUDY ON COMMERCIAL FAST FOOD SMES

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ABSTRACT

This thesis has endeavored to investigate the impact of resource (RES) factor on entrepreneurial success for Pakistani SMEs. While investigating the impact, the author has benefited from the experiences of successful entrepreneurs engaged in commercial fast-food sector. It argues that resource (RES) is a very important factor that determines profitability and business success in this sector. It is further argued that seeking economic growth through the growth of SMEs sector is most appropriate strategy given the labor-abundant and capital scarce nature of the economy. The proposed model is analyzed through statistical and econometric techniques. The results so obtained validates theoretical model. The study concludes that sufficient resources including finance, marketing, leadership and experience are needed for the success of commercial fast-food SMEs. This study also suggests that entrepreneurial leadership is the most important resource among several other resources identified in the study that contribute towards the success of Pakistani SMEs. It is recommended to conduct similar studies on other Pakistani SMEs sectors by benchmarking this study and the findings of this study must be incorporated in the SMEs policies and guidelines.

WORLD

DETERMINANTS OF VEGETABLE CHANNEL SELECTION IN RURAL TIGRAY, NORTHERN ETHIOPIA**ABEBE EJIGU ALEMU****PH. D. CANDIDATE, DEPT. OF ENVIRONMENT AND EARTH SCIENCES, KATHOLIKIE UNIVERSITET LEUVEN, BELGIUM****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT****COLLEGE OF BUSINESS AND ECONOMICS****MEKELLE UNIVERSITY****ETHIOPIA****BIHON KASSA ABRHA****PH. D. CANDIDATE, UNIVERSITY OF SOUTH AFRICA****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT****COLLEGE OF BUSINESS AND ECONOMICS****MEKELLE UNIVERSITY****ETHIOPIA****GEBREMEDHIN YIHDEGO TEKLU****PH. D. CANDIDATE, UNIVERSITY OF SOUTH AFRICA****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT****COLLEGE OF BUSINESS AND ECONOMICS****MEKELLE UNIVERSITY****ETHIOPIA****ABSTRACT**

This paper aims at assessing determinants of marketing channel choice among the vegetable growers in rural Tigray, northern Ethiopia. Structured questionnaire was administered to 150 vegetable growers in three districts in Tigray Region, Northern Ethiopia. Multinomial logit model was employed to measure the statistical significance of the determinant factors. The model result revealed that the further the distance from Mekelle (Regional Capital) resulted in the involvement of vegetable growers more on open markets in the nearest market centers. Vegetable growers having access to nearest market around them were shown retailing the vegetable in open markets rather than delivering it to traders. Access to extension services was found negatively contributing to open markets that might be due to the reason that extension agents provided assistance more on production than marketing. Lack of stall to sell vegetable on open markets forced vegetable growers to rely on traders. Perishable products motivated growers to use the trader channel than open markets.

WORLDWIDE

**MULTY-TIER VIEW OF EMPLOYEE RETENTION STRATEGIES IN INDIAN AND GLOBAL COMPANIES - A
CRITICAL APPRAISAL**

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ABSTRACT

This paper highlights the context within which employee retention strategies have been adapted by Indian and MNCs in Bangalore, where there is a critical need to investigate the dynamics of employee retention practices and strategies and systems. Using a structured self completing questionnaire having almost similarity in items for both employees and management with special reference to specific retention strategies and their adaptability, the data has been collected on 550 respondents (335 employees and 215 management). Hierarchical analysis was employed to find out which of the employee retention strategies was employed maximum and minimum. Results revealed that orientation strategies were employed maximum followed by Training and development strategies, management/organizational strategies and reward and recognition strategies least. Implications of the study have been highlighted in the discussion section.

HERBAL RENAISSANCE IN INDIA & THE ROLE OF ISKCON IN ITS SUCCESS
(WITH SPECIAL REFERENCE TO MAYAPUR, VRINDAVAN, BANGALORE & DELHI ISKCON CENTRES)

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ABSTRACT

The present study is based on the herbal renaissance in India and the role of ISKCON in its success. ISKCON is a popular religious movement of the twentieth century which is chiefly concerned with the spread of the teachings of Lord Krishna. The devotees of ISKCON lead a simple life and observe the rules of discipline. It keeps its devotees in an organised way through discipline, sanctity and the programmes of Krishna Consciousness. It teaches its devotees the value and importance of ayurved and herbal treatment, and motivates them to undergo only ayurved and herbal treatment. The botanical gardens, green-surroundings, basil-plants at places, cow-worship and the use of cow-milk, gau-mootra for medicinal purposes etc, are some of the things in ISKCON that speak of the devotees'love of ayurved and herbs. The spiritual environment, the meditation and their undergoing yoga exercises reveal their love of yoga. All the religions teach their followers the importance and value of ayurved and herbal treatment, but it is only the Hindu religion that chiefly values them. Some of the sages, saints and scholars that are playing their role in bringing the people of the world closer to the ayurved and herbs are- Swami Ramdev, Acharya Balkrishna and Kripaluji Maharaj. ISKCON is playing an immense role in making the herbal renaissance successful by growing herbal plants in its gardens, having ayurvedic aushdhalayas and by motivating its devotees to undergo yoga and spiritual meditation. It is found that Ayurved is much better than Alopahy, and that Ayurved can cure every disease.

THE IMPACT OF TELEVISION ADVERTISING ON CHILDREN'S HEALTH

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ABSTRACT

Advertising has become so integral part of our life & society that we cannot imagine any event, newspaper, magazine, TV serial, Cinema etc. without advertising. Advertising is a vital marketing tool as well as powerful communication medium. The basic objective of any advertisement is to stimulate sales, direct or indirect by trying to make tall claims about product performance. The degree of impact of advertising on adults may be problematic but the outcome is devastating for children. Advertisers of children's television used to appeal to the parents earlier but now they appeal directly to children who do not have the emotional or cognitive tools to evaluate what's being sold to them. Television is no more just a source of entertainment for children. They showcase the must haves for a kid making them a consumer even before they have reached the age of 3 Thus the influence of the media on the psychosocial development of children is profound. Thus, it is important for the parents to know their child's exposure to media and to provide guidance on age-appropriate use of all media, including television, radio, music, video games and the Internet. The objectives of this research paper are to explore both the beneficial and harmful effects of media on children's mental and physical health, and to identify how the advertising industry can be regulated by formulating unified laws to prevent the over-exposure of children to the ad world. We are also emphasizing on directing children's towards imbibing healthy food habits in them by suggesting parents to be more aware & regulating the advertisement targeted on children. We also have taken a review on what kind of regulations are implemented in some parts of world regarding advertisements targeting children's & what kind of steps are being taken in India in this direction.

WORK-LIFE BALANCE AND TOTAL REWARD OPTIMIZATION - STRATEGIC TOOLS TO RETAIN AND MANAGE HUMAN CAPITAL**SUNITA BHARATWAL****ASST. PROFESSOR****THE TECHNOLOGICAL INSTITUTE OF TEXTILE & SCIENCES
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AMBALA CANTT.****DR. ANJU RANI****SR. LECTURER****RSS (PG) COLLEGE
PILLKHUWA****ABSTRACT**

It has been shown through various studies that the work/life balance programs go a long way in helping firms of all sizes attract and retain high-quality professionals and are a key factor in employee satisfaction. The employees who once were addressed as the workforce are now treated as the internal customers and undoubtedly stated as the Human capital. Therefore retaining the efficient Human capital has become a challenge to the modern corporate. More than a decade has passed since the corporate started to implement work/life-balance-friendly policies, but only a few firms are claiming the success. Human resource professionals seek innovative ways to attain their organization's competitive advantage in the marketplace and in this series have found that work-life balance challenges and total reward optimization techniques as the win-win solutions. Work and family balance has highlighted the benefits and compensation as the key factors in generating employee satisfaction. Through qualitative, appropriate work-life balance activities and HR metrics the organizations are able to improve employee morale, retain employees with valuable company knowledge, and keep pace with workplace trends. This article offers the perspective that human resource professionals can assist their companies to capitalize on these factors by using work/life initiatives and the Total Reward Optimization technique.

EMPIRICAL STUDY ON EXPATRIATE'S OFFICIAL, CULTURAL AND FAMILY PROBLEMS WITH REFERENCE TO BANGALORE, INDIA

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ABSTRACT

The empirical study is intended to assess the expatriates' job related issues, family issues and cultural issues of the host country. The main objective is classified into sub-objectives and formulated as hypothesis. The sub-objectives were to test whether age and satisfaction with monetary benefits are dependent; whether there is a relationship between number of years of experience and pre-departure training given by the company; whether previous international experience and expatriates work satisfaction are dependent; whether there is a relationship between expatriates preference to travel abroad and ability of spouse to adjust; and whether marital status and willingness to return to India are dependent. Most of the respondents in the study belonged to the high-tech (computers, software, electronics and communication industry). Data was collected from 75 respondents, only from Bangalore, India. Percentages, correlation and chi-square were used to analyze the collected data. The results revealed that, for all the research questions, the alternate hypothesis was accepted; which meant that age and satisfaction with monetary benefits are dependent; there is a relationship between number of years of experience and pre-departure training given by the company; previous international experience and expatriates' work satisfaction are dependent; there is a relationship between expatriates preferring to travel abroad and the ability of spouse to adjust to the culture of the foreign country; marital status and willingness to return to India are dependent on each other.

IMPACT OF QUALITY WORK LIFE OF THE HOTEL EMPLOYEES IN CUSTOMER SATISFACTION – A STUDY ON STAR HOTELS IN BANGALORE**DR. S. J. MANJUNATH****READER****B. N. BAHADUR INSTITUTE OF MANAGEMENT STUDIES****MYSORE UNIVERSITY****MANASAGANGOTRI, MYSORE – 570 006****SHERI KURIAN****PROFESSOR****DEPARTMENT OF HOSPITALITY & TOURISM MANAGEMENT STUDIES****ACHARYA INSTITUTE OF MANAGEMENT & SCIENCES****PEENYA, BANGALORE - 560 058****ABSTRACT**

This Study, based on the Five star Hotels in Bangalore, indicates that the Hospitality & Tourism Industry requires more adequate policies and standards in the Human Resources Management in order to minimise the highest rate attrition prevailing in this sector. Since the Employee satisfaction is directly linked with customer satisfaction, it is very important that Hotel Management gives more focus on to retention of their employees and improve their work culture in order to optimise the productivity and the satisfaction. This study reveals major areas where the hotel employees expressed their dissatisfaction. it is also the fact that all the five star Hotels in Bangalore are understaffed. Catering Institutes are not able to support the industry because of many other lucrative job options are available for the Hospitality graduates. It is clear from the study that it is high time now to revamp the Human Resources policies and strategies so as to give importance to employee satisfaction there by retaining their customers with highest satisfaction index.

CULTURE AND DIVERSITY MANAGEMENT- A PERSPECTIVE

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ABSTRACT

Globalisation has created international managers honed with varying skills of which diversity management holds prime importance. Culture plays an all important role in creating diversity as people cross borders. Varied ideas about diversity, its origins and its management have been presented. This paper contributes another perspective on diversity: Roosevelt discusses about how in the American society, Nathan Glazer offered his ideas regarding diversity decisions, yet he articulates about how important it is to have consensus with the ideals that bind us and the necessity to create an environment that works for all, along with a willingness to change and explore. He delivers five conditions, which, if compromised, escalates diversity tension, along with the threat of contentious divisiveness. Caslione presents the idea of Global manifest destiny, which is compelling businesses to look at themselves in completely new and revolutionary ways. Stevenson conveys his concept of a 'cultural' citizenship, which is more the product of the free mobility of goods and peoples than legally formulated rights and obligations. According to Caslione, a global corporate culture is a system of shared goals, values, and behaviors. Global culture involves using a global mind-set to develop a global strategic vision. Assimilating a global culture can present dilemmas to different people as is observed in the Dilemma theory, which has been developed by Hampden-Turner and is an attempt to pick up the pieces of those extraordinary and moving experiences of a genuine community.

A STUDY ON FACTORS INFLUENCING RURAL CONSUMER BUYING BEHAVIOUR TOWARDS PERSONAL CARE PRODUCTS IN COIMBATORE DISTRICT

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ABSTRACT

Rural India accounts for more than 700 Million consumers, or 70% of the Indian population and accounts for 50% of the total FMCG market. Personal care category in India was valued at Rs. 54.6 billion. An average Indian spends 8% of his income on personal care products. Personal care mainly consists of Hair Care, Skin Care, Oral Care, Personal Wash (Soaps), Cosmetic and Toiletries, Feminine Hygiene. The study is conducted in two blocks of the Coimbatore district and a sample of 100 respondents was taken. The study intends to identify the level of influence of various factors on the purchase of personal care products by rural consumers. The study shows that rural consumers give more importance to the 'quality' of the personal care brands they buy. Further the variation of the influence of different factors across gender, marital status, age group and educational level of respondents was also analyzed in this article.

THE DETERMINANTS OF PROFITABILITY: AN EMPIRICAL INVESTIGATION USING INDIAN AUTOMOBILE INDUSTRY

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ABSTRACT

The profit of a business may be measured by studying the profitability of investment in it. It is the test of efficiency, powerful motivational factor and the measure of control in any business. Profitability is highly sensitive economic variable which is affected by host of factors operating through a variety of ways. The objective of this study is to examine the determinants of profitability of selected Automobile Industry. Determinants of profitability are analyzed using the techniques of ordinary least squares. It is evident from the results that size is the strongest determinants of profitability of Indian Automobile Industry followed by the variables vertical integration, past profitability, growth rate of assets and inventory turnover ratio. The study concluded that industry should consider all these possible determinants while considering its profitability.

BANKING EFFICIENCY: APPLICATION OF DATA ENVELOPMENT APPROACH (DEA)

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ABSTRACT

The paper attempts to examine the efficiency of the banking sector in India. India being a developing country with wide industrial base relies heavily on the banks for their credit demands. There have been many previous studies which have considered different models for checking the efficiency of the banks. The prime focus was to measure the lending efficiency of the banks. This takes into consideration the model in which one can measure loans as output and assets and deposits as inputs. In other words how well banks are transferring funds from house-holds to the industries, thereby performing the basic task for which they have been conceived. From deposit mobilization to lending a comparison was made and found that there is no significant difference between private and public sector banks. Also there has not been significant increase in the efficiency of bank. The paper concludes that, as the economy grows and more and more opportunities come into the system banks must focus on increasing their efficiency so that they can provide a firm support in the financial market for the industries to develop.

**KNOWLEDGE CENTRIC HUMAN RESOURCE MANAGEMENT PRACTICES - A COMPARATIVE STUDY
BETWEEN SBI AND ICICI**

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ABSTRACT

Knowledge Management is multi-disciplinary in nature, weaving together elements from sociology, psychology, technology, philosophy, economics and management theory. no attempt has been so far made in India to venture into the side of Knowledge Management in the banking industry. The peculiar feature of banking in that it is people's money verses banker's mind. In other words Knowledge Management plays a crucial role in the success or failure of any bank. The present study makes a maiden attempt to fill up this gap also. The present study makes an attempt to assess the knowledge-centric human resource management practices being adopted by banks in India with special reference to SBI and ICICI.

A COMPARATIVE STUDY OF NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS

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ABSTRACT

Non-performing assets are one of the major concerns for banks in India. NPAs reflect the performance of banks. A high level of NPAs suggests high probability of a large number of credit defaults that affect the profitability and net-worth of banks and also erodes the value of the asset. The NPAs growth involves the necessity of provisions, which reduces the overall profits and shareholders' value. The issue of Non Performing Assets has been discussed at length for financial system all over the India. The problem of NPAs is not only affecting the banks but also the whole economy. In fact high level of NPAs in Indian banks is nothing but a reflection of the state of health of the industry and trade. The Indian banking sector is facing a serious problem of NPAs. The extent of NPAs is comparatively higher in public sectors banks. To improve the efficiency and profitability, the NPAs have to be scheduled. Various steps have been taken by government to reduce the NPAs. It is highly impossible to have zero percentage NPAs. But at least Indian banks can try competing with foreign banks to maintain international standard. The problem of losses and lower profitability of Non-Performing Assets (NPAs) and liability mismatch in banks and financial sector depend on how various risks are managed in their business. An attempt is made in the paper that what is NPAs? The factors contributing to NPAs, the magnitude of NPAs, reasons for high NPAs and their impact on Indian banking operations. Besides capital to risk weight age assets ratio of Public and Private sector banks, management of credit risk and measures to control the menace of NPAs are also discussed.

STRAIGHTEN OUT RENTAL (AND OTHER RETAIL LEASE) DISPUTES BY CONNOISSEUR FORTITUDE

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ABSTRACT

Historically, Indians landlords hold the negotiating power. Specialty shop tenants occupying 30% of the floor space of shopping centers typically generate 70% + of their "value". Their information systems are poor, resulting in tenants operating in an uninformed environment. Legislation is inconsistent and there is a reluctance to enforce it. Experts can be called in when landlords and tenants cannot agree on the current market rent and this article seeks to help valuers to navigate the expert determination minefield and to avoid their findings being challenged. This paper concentrates on the retail property market.

AN ANALYTICAL STUDY OF MANAGERIAL ISSUES OF HANDLOOM INDUSTRY IN JAIPUR DISTRICT

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ABSTRACT

The Handloom textile constitutes a timeless facet of the rich cultural heritage of India. It is unparalleled in its flexibility and versatility, permitting experimentation and encouraging innovation. The government of India is constantly making efforts to enhance the productivity and marketing of handloom sector through various initiatives, still it can be seen that weavers are facing severe livelihood crisis and the industry is enduring weak marketing linkages and technological obsolescence. Thus this paper discusses the various managerial issues such as procurement of yarn, production and marketing of handloom products and the constraints encountered. The paper further gives a way forward for the challenges at every step.



CORPORATE SOCIAL RESPONSIBILITY AND FUTURE MANAGERS – A PERCEPTION ANALYSIS

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ABSTRACT

The objective of this study is to find out the different groups of components influencing the perceptions of the future managers towards Corporate Social Responsibility (CSR). A survey through the self administered questionnaire on ten statements of CSR has been conducted among 200 post graduate management students spread over 20 management colleges in Warangal District of the state of Andhra Pradesh. The responses have been analyzed through Factor Analysis with the help of SPSS-17. The analysis resulted in grouping the ten statements into three factors – CSR Practices, CSR Approach, and CSR Viewpoint. Five components constituted CSR Practice factor which showed high factor score at 8.2 indicating it's prominence in framing the perceptions, followed by another three components grouped into the factor of CSR Approach with a factor score of 4.814. Another two components are grouped into a third factor – CSR Viewpoint, which showed a score of 1.022. Finally, the study concludes that the CSR practices are the influencing components of perceptions among future managers regarding CSR.

CUSTOMER RELATIONSHIP MANAGEMENT: MAHA MANTRA OF SUCCESS

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ABSTRACT

In the current era of hyper competition, organisations are struggling for their survival. Apart from realising the significance of cutting cost and increasing internal efficiencies, they are forced to contemplate on how to strengthen their core competencies for existence in the market. Parameters of competitive advantages may be different for different organisations but ultimately it is crystal clear that 'client contentment' by having 'close connection' with them for the sake of getting updates about what new they expect from goods and services and making an immediate attempt to provide them is paramount and it is, in fact 'Maha Mantra' for success. That is why 'Customer Satisfaction is our Motto' is the punch line of so many business giants as they know that this is the best way to cherish their dream of increasing profitability. Put is differently, customer expectations are changing almost on daily basis. Newly empowered and awarded customer knows about different goods and service providers. Any casual approach to handle their complains and regular request provides them a chance to change the provider. Customer's philosophy of change brings challenge for the companies and forces them to prepare the strategies for maintaining and improving relationship with them and help them to stay long. Customer Relationship Management is an information industry term for methodologies, software, and usually internet capabilities that help an enterprise to manage relationships with customers in an organized and efficient manner. In many cases, an enterprise builds a database about its customers. This database describes relationship in sufficient detail so that management, salespeople and customer service representatives can access information and match customer needs with product and services they offer.

**THE PROBLEM OF MAL NUTRITION IN TRIBAL SOCIETY
(WITH SPECIAL REFERENCE TO MELGHAT REGION OF AMRAVATI DISTRICT)**

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ABSTRACT

Today's children's are citizen of tomorrow .Today's youth are leader of tomorrow. The strength of our nation relies on them. But problem like malnutrition becomes obstacles in the way of progress. The problem like malnutrition is seen in Melghat among the tribal of Amravati District. There are many factors behind this problem .malnutrition is the condition that results from taking on unbalanced diet in which certain nutrients are lacking in express or in the wrong proportions. The world health organization expresses malnutrition as the gravest single treat to the world's public health. They have suggested many measures for the reduction of this problem only for production of food grains is not essential, besides this the food grains should have nutritional value. Because of lack of nutrition, this problem is arising in large amount. Technology should be launched in agriculture. The development of irrigation is very essential. According to the world health organization, malnutrition is by far the biggest contributor to child mortality present in half of all cases. Malnourished children grow up with worse heath & lower educational achievement. Malnutrition was previously seen as something that exacerbates the problems of diseases. Whole Melghat is surrounded by the problem of malnutrition. 45,000 Children dying each year due to malnutrition in Maharashtra, only around 12,000 are serve malnutrition cases. The remaining 33,000 children's succumb due to mild or moderate malnutrition. It is only duty of government but also N.G.O's and people endeavor to bring out next generation of our country from dark horse like malnutrition.

WOMEN EMPOWERMENT AND SELF HELP GROUPS IN MAYILADUTHURAI BLOCK, NAGAPATTINAM DISTRICT, TAMILNADU

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ABSTRACT

Empowerment of women is the process of controlling power and strengthening of their vitality through basic categories of empowerment - economic, social and political. It is also a process, whereby women become able to organise themselves to increase their own self reliance, to assert their independent right to make choices and to control resource, which will assist in challenging and eliminating their own sub-ordination. There is a growing awareness to lead a better quality of life with a change in attitudes and life styles which presses them to be self-reliant and to take part in the economic development through Self Help Groups (SHGs). But, in some areas the SHGs are liquidating for one reason or other including inefficient leadership. The head of the SHGs who is termed as 'Animator' is also responsible for the success or failure of the group. So, there is an urgent need to motivate the Animators as well as the members of the group. This is an attempt to study about the demographic status of animators of SHGs, to ascertain the role of animators in SHGs, to evaluate the usability of training programmes provided to the animators in running the SHGs, to examine the decision making pattern of animators of the SHGs and to evaluate the problems faced by the motivators of the SHGs in the study area, Mayiladuthurai block in Nagapattinam district, Tamilnadu. Simple percentage has been used to analyse the data which were collected through the questionnaire. It is inferred from the results that more co-operation from the financial institutions, government and family members are required to reach the targets of SHGs.

A STUDY TO MEASURE EFFECTIVENESS AND PROFITABILITY OF WORKING CAPITAL MANAGEMENT IN PHARMASUTICLE INDUSTRY IN INDIA

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ABSTRACT

Working Capital Management has its impact on liquidity as well profitability. I have tried to find the impact on effectiveness and profitability of working capital ogf change in fixed assets, current assets and sales. For this I have taken two years data of 2009 and 2010 of three companies Mahindra & Mahindra, Tata Motors, Maruti Suzuki of Automobile industries of India and three companies Ranbaxy, Dr. Reddy's and Cipla to understand co-relevency between liquidity, effectiveness and profitability. The effectiveness of working capital is measured on certain parameter Current Assets to Total Assets, Current Assets to Fixed Assets, working capital to sales. To know about the income generation capacity of a company, gross profit ratio is not sufficient. A major part of fund is also used for to operate day to day business. If working capital is not managed properly, company can reach to crucial financial situation. So working capital should be managed in a systematic ratio with fixed assets, total assets and sales, so that income generation capacity can be increased. We find that there is a significant negative relationship between liquidity and profitability. In this paper efforts are made to know is these ratios remained unchanged for any industry or varies from one industry to another.

CUSTOMER PERCEPTIONS AND SATISFACTION TOWARDS HOME LOANS**RASHMI CHAUDHARY****ASST. PROFESSOR****DEPARTMENT OF BUSINESS MANAGEMENT****COLLEGE OF HORTICULTURE****DR. Y. S. PARMAR UNIVERSITY OF HORTICULTURE & FORESTRY****NAUNI – 173 230****YASMIN JANJHUA****ASST. PROFESSOR****DEPARTMENT OF BUSINESS MANAGEMENT****COLLEGE OF HORTICULTURE****DR. Y. S. PARMAR UNIVERSITY OF HORTICULTURE & FORESTRY****NAUNI – 173 230****ABSTRACT**

Himachal Pradesh has made a rapid stride in the development of urban cooperative banks with an aim to provide adequate and timely financial assistance to help the small entrepreneurs, middle class and weaker sections of the society. The present study was undertaken to analyze the perception of customers towards home loans of Baghat Urban Co-operative Bank Limited (BUCB), Himachal Pradesh. The paper examined the satisfaction level and problems faced by customers while availing loans. A sample of 120 customers of the bank comprising of public servants, private sector employees and self-employed from its three branches serving Solan town, Chambaghat and Parwanoo areas has been selected. The research has found that the customers of the bank were highly satisfied with the home loan services in relation to its services, transparency, time taken for loan approval, employee co-operation and query handling, prima facie of some problems like procedural delays, lack of knowledge and red-tapisim. The results further revealed that the main reason for people to prefer this bank is the trust of the customers in the bank, lower interest rates and easy repayable installments.

IMAGES OF WOMAN IN ADVERTISING AND ITS IMPACT ON THE SOCIETY

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ABSTRACT

Advertising is a powerful tool used by the marketers to persuade, manipulate and shape behavior of the consumers. The images of woman in advertising has been a matter of debate from considerable time since most of the advertisements use woman to represent their products and services as she is the one who makes majority purchases for her family. Women in advertisements are presented either in a sexually provocative manner or in a non-traditional role which has left a very bad impact on the society leading to various problems like depression, eating disorders, sexual crimes etc.



EMPLOYEE SATISFACTION- A STUDY OF HCL LIMITED

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ABSTRACT

Job satisfaction has not lost its fame as an important measure to help assess employee perception and ownership about the work. Out of the many applaud able reasons for this distinct fame, one may be that job satisfaction is itself made up of a number of constructs like pay, nature of work and supervision, promotions etc and leads to a number of outcomes held in high primacy by the organizations. The current study assesses to study and understand the job satisfaction among the employees and other professionals of HCL. It also analyzes the various factors influencing job satisfaction and give suggestions for improving the same. This study have analysed that although paying the employees poorly will likely not attract high quality employees to the organization, or keep high performers, managers should realize that high pay alone is unlikely to create a satisfying work environment.

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Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator