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EFFECT OF DEMOGRAPHICAL VARIABLES ON PSYCHOLOGICAL WELL-BEING AND JOB PERFORMANCE OF IT EMPLOYEES

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ABSTRACT

The aim of this study is to examine the relationship between demographic variables such as Gender, Age, Marital Status, Number of Children, Educational Qualification, Income, Overall Work Experience and Work Shift with Psychological well-being and Job Performance of IT employees. The study was conducted among 200 IT employees of the Coimbatore city. The obtained data was analyzed through Independent sample t- test and ANOVA test to find out the relation of demographical variables with psychological well-being and job performance; Pearson correlation was also used to find the relation between psychological well-being and job performance. It was found that there exists positive and strong relationship between the variables psychological well-being and job performance. Findings and suggestions were given to enhance psychological well-being of an individual to motive the performance of employees.

THE ROLE OF E-COMMITMENT AS A MEDIATOR IN THE RELATIONSHIP BETWEEN E-SERVICE QUALITY AND CUSTOMER RETENTION

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ABSTRACT

The study finds out that longer the duration of banking relationship between the customer and the bank need not indicate commitment, as commitment is only a partial mediator in the relationship between e-service quality and customer retention. This confirms the findings of the study by Venetis and Ghauri (2004), where it was discussed that service quality is the most important factor in establishing long-term customer relationships and thus customer retention. Moreover, they similarly established that there is no significant correlation between the length of the relationship and customers' commitment, indicating that there is nothing intrinsically built during the relationship that makes clients more prone to stay or committed to the relationship. Ennew and Binks (1996) examined the links between customer retention/defection and service quality in the context of relationships between banks and their small business customers in the UK. Their findings support the hypothesis that retention is influenced by service quality, in terms of both functional and technical, and customer relationships.

CHANGING LEADERSHIP WITH EVER CHANGING WORLD

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ABSTRACT

Change is evident. No one can control change. Change in the organizations is given at most priority in all the organizations. So, implementing the planned change is very crucial in the organizations. Change in the organizations does not include only operational, system, structural changes. It also includes people. So change should carefully handle the people issue. The organizations should concentrate on change leadership along with change management. Change leadership include leaders, followers and the organizations as a whole to help people adopt the change process more effectively and successfully. Rapidly changing scenarios demands a better leader. Then expectation of good leadership ability is expected from all the leaders. Organizations always want to deal with change. Actually it is a continuous process in the organization which is very complex in nature. Many studies show that 70% of the change initiatives in the organizations fail. Many researchers are still trying the reasons for their failure. But all successful change initiatives have one thing in common i.e., eminent leaders and their leadership. Many research findings proved that change and leadership have a positive relation. The role played by a leader is very important in the change management of an organization. This paper highlights the role of a leader and the leadership challenges issues in this continuously changing world.

MARKETING MIX AND COMPETITIVE ADVANTAGE

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ABSTRACT

The Marketing Mix comprises of four decisions which should be considered before launching a product. Firms should plan targeted approach on these four different components and they are Product, Price, and Place & Promotion. All the four variables help the firm in formulating strategic decisions necessary for competitive advantage. The main objective of this article is to describe the importance of relationship of various components of marketing mix for attaining competitive advantage in market. Marketing Mix comprises of Product marketing mix and Service marketing mix. Generally, the Product marketing mix consists of product, price, place and promotion and it is generally used for marketing mix of tangible goods. However, Service marketing mix is related to three different variables for example people, process and physical evidence. The term marketing mix became popular when Neil H. Borden published his article on "The concept of Marketing Mix" in 1964. The marketing mix is characterized by four equally important variables. The first step is Product plan for articulating a marketing plan. There are three parts of product plan, i.e. core product, augmented product and the tertiary product. Not only product related decisions but also price related decisions like whether the uniform price will be charged or different prices will be charged for the same product in different markets. The third variable is "Place" and it is related to the decisions like where the product will be sold. "Promotion" decisions are related to increase the sales. The marketing mix involves the decisions related to which the products will be made available at a particular price, may be different price will be charged for the same product as per different market, the marketing manager has to take into account the impact of different factors which are categorized under the 4 P's to decide marketing mix for a product.

IMPACT OF TELEVISION ADVERTISEMENTS ON INDIAN VALUE SYSTEM: A PROSPECTIVE AND RETROSPECTIVE APPROACH

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ABSTRACT

Now a day's advertisement is one of the significant strategies used by the corporations to communicate and market the product and services. This advertisement helps to communicate the information on products features to the target customers. In this scenario, the way of communication and usage elements used in the advertisements plays crucial role in human behavior. The innumerable advertisements flash on our television screens and it is accused that these advertisements have negative impact on our value system. It is argued that these advertisements are violating our ethical norms, disrespecting culture and degrading women as the weaker sex, leading to sexual Pre-occupation and boosting materialism. The present paper focuses on the television advertisements impact on Indian value system. The study collected data from the 100 respondents who spread across Bengaluru region and uses Anova technique. The results confirm that there is no significant impact of television advertisements in undermining value system.

QUALITY CONCEPT AND DIMENSIONS IN HIGHER EDUCATION

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ABSTRACT

The study finds out that the quality of higher education purely in the hands of quality students and quality faculty supporting system. The quality in higher education institutions consist of quality design, quality conformance, quality performance. The quality concept and dimensions has been using the higher education institutions towards overall development of education system. To maintain consistency in delivery of quality educational services to the student's community. If we have been adopting quality concept and dimensions as an integrated philosophy in higher education system and motivate to improve the quality at each and every level of education sector. Such a thing will be possible only through continuous and frequent and assessment guidelines given by statutory bodies of higher education department. These statutory bodies have made serious efforts to improve the quality of education and also to match standards with the international norms. The quality concept and dimension will help attain excellence which only a guarantee, the survival of institutions in a highly competitive world in future.

PROBLEMS AND CHALLENGES OF FAMILY OWNED BUSINESS IN INDIA

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ABSTRACT

We can find family businesses all over the world with different industries and various operating systems. Observing the list of Family Business Magazine one could be surprised which famous and successful companies operate as family businesses, although this list is just a little teaser from the world of family businesses Family firms are the most common form of business structure; they employ many millions of people and generate a considerable amount of the world's wealth. A family business is a company owned, controlled, and operated by members of one or several families. Family businesses dominate the economic landscape in nations around the world. India is no exception. In India, family run businesses account for 85% of all Indian companies and account for the vast majority of national output and employment. According to Business Today, family-run businesses account for 25% of India Inc's sales, 32% of profits after tax, almost 18% of assets and over 37% of reserves. This research paper will therefore analyse the challenges and problems of Indian owned family businesses.

E-BANKING IN INDIA: CHALLENGES AND OPPORTUNITIES

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ABSTRACT

Technology is playing very important role in the easy development of financial services, e-banking offers convenience to the customers and the banking institution. Invention of Internet has brought new and astonishing revolution through electronic gadgets in the global banking sector. Electronic banking which is commonly known as e-banking, means to transfer funds directly from one account to another account directly without using cheque or cash. There is a tremendous face lift in the development and progress of information and communication technology. Online banking has replaced the traditional banking in most of the customer transactions. E-banking enables the banks to gain more competitive advantage over the competitors. This article discusses about the Threats and challenges of E-banking in future scenario.

HEALTH MANAGEMENT SYSTEM INTEGRATED GLUCOSE MANAGEMENT SYSTEM

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ABSTRACT

Diabetes mellitus was perceived as the problem of the developed world but currently developing countries like Ethiopia are suffering chronic diseases of which diabetes is the major one. The objective of the project is to provide easy access for the patient to check their blood glucose level in their own premises without wasting their valuable time at hospitals. The patient will be informed about the action they have to perform in accordance with their glucose content it will be related to their medicine they have to consume. In the rural areas the people would be having only limited access of clinics so by this paper explain the patient can anytime measure their glucose level with proper suggestions. In the existing glucometric technique the patient would only measure the glucose level but for the suggestion they have to consult with the doctors or physicians but in this setup the machine would itself suggest for what are the measures they have to take to make glucose level under control. In addition to this the rate of diabetes in urban and rural area will be investigated using random sampling method.

EXAMINING FACTORS INFLUENCING AGENT'S PERCEPTION TOWARDS GENERAL INSURANCE COMPANIES PROVIDING HEALTH INSURANCE IN INDIA

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ABSTRACT

Insurance is a highly abstract service, characterised by credence attributes and difficult for consumers to fully understand. Hence, the consumers rely on the insurance agent for correct information and proper guidance. This paper makes an attempt to identify the factors/dimensions influencing health insurance agents towards general insurance companies in India. The data is collected from 200 health insurance agents in Greater Mumbai region, Maharashtra, India using simple random sampling technique. Structured questionnaire was used for collecting primary data. Secondary data is collected from journals, books, websites etc. The top 8 general insurance companies including public and private sector, operating in India was selected. The study identified six factors of perception of health insurance agents viz; Staff Co-ordination, Competitive Advantage, Understanding the needs, Infrastructure, Promising Product and Process and Service Quality. Statistical tools used in the study are Factor Analysis, parametric 't' test, Levene's test, ANOVA, Welch and Brown-Forsythe test. The study revealed that there is an insignificant difference between perceptions of male and female insurance agents and insurance agents of different age groups in public and private sector general insurance companies. There is an insignificant difference between perceptions of insurance agents of different groups of educational qualifications and insurance agents of different groups of working experience in public sector but significant differences in private sector general insurance companies. General insurance companies should consider these insurance agency as it is the most crucial distribution channel and they should make all the efforts to provide them efficient facilities and services to improve the business performance.

PUBLIC LIBRARY INNOVATION FOR THE KNOWLEDGE SOCIETY

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ABSTRACT

The emerging trends in digital technologies give a new challenge to knowledge professionals in the way of providing qualitative services to its users. Public libraries play an important role as parts of the digital, smart, knowledge and creative infrastructures of these knowledge society. The public library in the knowledge society is to support citizens, companies and administrations in their society and region with digital services, namely e-resources as well as reference services, and to communicate with their customers via social media; and to provide physical spaces for meeting, learning and working, as well as areas for children and other groups, in a building that is a landmark of the society. The paper analyses the public library innovation for the knowledge society and identify the factors for the next generation of libraries.

USE OF WORD OF MOUTH MARKETING METHOD IN CONSUMER BUYING BEHAVIOUR

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ABSTRACT

In the process of buying a product, consumers resort to various information sources around them. The major information sources for the customers are the positive or negative experiences of their trusted people like friends, colleagues, relatives, neighbors, social media and family. The word of mouth is such an interpersonal communication that can be quite effective on consumers' buying decision. The aim of this study is to determine the use of word of mouth marketing (WOMM) method in consumer buying behaviour. Survey study was conducted with a sample of 50 consumers in Palakkad District. In the survey study, the effect of word of mouth communication on consumer's product choices was determined. The findings of the study showed that word of mouth marketing is a most sort for marketing medium by consumers.

A STUDY ON SITUATION ANALYSIS FOR MARKETING RENEWABLE ENERGY PRODUCTS - WITH SPECIAL REFERENCE TO ESSORPE HOLDINGS PVT. LTD., COIMBATORE, TAMIL NADU

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ABSTRACT

A Situation analysis is regarded as a systematic analysis of the situation in which the organization finds it as the basis for identifying opportunities to satisfy unfulfilled customer needs. In addition to identifying the customer needs, the organization must understand its own capabilities and the environment in which it is operating. The study is carried out using secondary and primary data. There are three frameworks used in this study to add structure to the situation analysis namely 5C analysis, PEST analysis, and SWOT analysis. The study was conducted: to appraise the awareness of the renewable products in the industries, to analyse the demand of the customers in purchasing the renewable energy products, to scrutinize the factors that intrudes and influences the business and to identify the target market. Exploratory research technique was adopted in this project. The type of the sampling used in this study is convenience sampling. In this study, the industries in Coimbatore district are concentrated. The industries are categorized into small scale, medium scale, large scale, service and commercial sectors are considered as samples. In this study the data are gathered from 80 respondents. From the study, it is understood that the Government is taking more initiative to promote renewable energy products and the market conditions are favorable for the companies to promote Solar and LED products. It is recommended that the manufacturers should improve awareness regarding the use of renewable energy products among the public. They should also improve the quality of after sales service and educate the users regarding the maintenance of those products.

LEAST DEVELOPED COUNTRIES' PARTICIPATION IN GLOBAL TRADE IN COMMERCIAL SERVICES

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ABSTRACT

In this paper we analyse the international trade in commercial services of 48 least developed countries (LDCs) during 2005 to 2015. We find that average annual growth rate of LDCs' services trade is higher than in relation to rest of the world economies, likely on an average three times more in contrast to developed economies and double of the world in all. LDCs' average overall growth in exports and imports of world commercial services remained 14.6 percent per year and 12.2 percent per year in the span of study. In spite of, participation of LDCs in global services trade in commercial services remains insignificant, due to the several barriers, encompassing confined skills in concerning sector, weak infrastructure and scarcity of financial resources. Furthermore, services trade of LDCs outstays focused within a few economies sharing Top 10 leading exporting and importing LDCs nearly 63 percent and 67 percent of the group's total commercial services. LDCs' exports of commercial services continue to lag behind in "other commercial services" such as charges for the use of intellectual property not included elsewhere, insurance and pension services and financial services, research and development, professional and management consulting services, and technical, trade-related and other business services. It remains challenges to these economies. This paper examines the participation of LDCs in world trade of commercial services, with a view to knowing both the challenges and achievements of several services in these economies. Using UNCTAD Handbook of Statistics, UNCTAD Stat., latest trade trends jointly produced by WTO and UNCTAD according to BPM6 presentation and WTO's statistical publication, we first highlight the LDCs at a glance. Second, highlights the share of LDCs in world trade of commercial services, analyze the LDCs' global trade of commercial services. Finally, to structure of LDCs, other developing economies and developed economies' exports of commercial services and comparison among them to investigate several parameters being world trade in commercial services of LDCs may go ahead in escaped global services.

A STUDY ON FINANCIAL ANALYSIS OF CANBANK VENTURE CAPITAL FUND LIMITED

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ABSTRACT

Venture Capital funding is different from conventional sources of financing. It is involved in high risk and high return project which have innovative technology and new ideas. Venture capital fund also known as risk finance. Apart from finance, venture capitalists provide networking, consultancy services, management and marketing support as well. In the global scenario venture capital companies and investee firms work together closely in an enabling environment that allows entrepreneurs to focus on value creating ideas. The paper is aimed to give an analysis of financial performance of Canbank Venture Capital Fund Ltd. The present study shows the tremendous growth trend and profitability of the Canbank Venture Capital Fund Ltd. in later years of ten years' study. Every year growth and profitability is increased except one year. Present study shows the future forecasting of the total Income, total expenditure, profit before tax and profit after tax would be doubled in next ten years. This study is based on secondary data.

A STUDY OF GREEN BANKING TRENDS IN INDIAN BANKS WITH SPECIAL REFERENCE TO BANGALORE CITY

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ABSTRACT

Change is the need of hour for survival in all spheres. The world has seen much focus on Economic progress and mankind has made giant steps in its journey through time. Today's business is all about being green. Climate is most complicated issue the world is facing. The banks can play an important role between economic growth and environmental protection. The banking of this kind is termed as "Green Banking". It means combining technology and changing client habits in banking business. Green banking practices will be useful not only for environment but also lead to cost reductions in banking activities. To reduce the external carbon emissions, bank should finance green technology and pollution reducing projects. Various financial services adopted by green business are banks, credit card companies, insurance companies, consumer finance companies, stock brokerages and investment funds. Banking sector for great banking has its own significance. The main objective of this paper is to know about the methods taken by the banking sector and conduct a SWOC analysis about the banking sector regarding green banking activities. Green banking is comparatively a new concept. It helps in reducing the use of paper, power and energy. This paper tries to find out the ways to Go Green through 'Green Banking'.

E-COMMERCE MARKETING MIX - WHOLLY ONLINE OR ONE FOOT IN BOTH THE WORLDS? DISCUSSION CONTINUES

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ABSTRACT

The present study is based on combination of ecommerce marketing mix ideas that provides an overall description of some of the most prevalent and effective marketing tactics available in e-commerce. E-commerce is rising worldwide and is measured one of the modes and methods of business and marketing. This inventiveness led to the formation of new firms has numerous advantages over using aids and this is the motivation for this occurrence. While ecommerce success through mix of effective marketing attracts consumers for their goods and services, due to methodical scientific principles and methods that uses the marketing strategies say. Ecommerce marketers must mix and match these to shape a successful promotional game plan either online or offline. This novel era of e-commerce marketing is helpful for marketing logistics a worldwide presence, to create and preserve a competitive edge, shorten mechanisms of supply chains, for cost savings and research benefits. The present study includes objectives, related recommendations, findings, corresponding results, discussion and scope of further research in direction of e-commerce marketing mix.

RURAL TRANSFORMATION IN INDIA: EMPLOYMENT PATTERN IN RURAL ECONOMY

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ABSTRACT

This sector touches every aspect of human life. The FMCG producers now realize that there is a lot of opportunity for them to enter into the rural market. The sector is excited about the rural population whose incomes are rising and the lifestyles are changing. There are as many middle income households in the rural areas as there are in the urban. Over 70% of sales are made to middle class households today and over 50% of the middle class is in rural India. The sector is excited about a burgeoning rural population whose incomes are rising and which is willing to spend on goods designed to improve lifestyle. Also with a near saturation and cut throat competition in urban India, many producers of FMCGs are driven to chalk out bold new strategies for targeting the rural consumers in a big way. But the rural penetration rates are low. This presents a tremendous opportunity for makers of branded products who can convert consumers to buy branded products. Many companies including MNCs and regional players started developing marketing strategies to lure the untapped market. While developing the strategies, the marketers need to treat the rural consumer differently from their counterparts in urban because they are economically, socially and psycho-graphically different to each other. However, Companies face many challenges in tackling the rural markets. 833 million people reside in India as compared to 377 million in urban India so vast untapped opportunities are available in rural India, but marketer unable to tap these opportunities because of lack of infrastructure facilities. Literacy rate is low in rural area so people are unable to identify brand difference. Now trend has gone to change literacy rate in rural area is increasing. Number of middle and higher income household in rural India is expected to grow from 80 million to 111 million. There is rapid development in infrastructure all these opportunities attract companies to target rural market. With some technologies breakthrough in distribution and marketing of products in rural India, companies in rural market can earn more profits, market share, etc.

AN ASSESSMENT OF CORPORATE SOCIAL RESPONSIBILITY AND CORPORATE FINANCIAL PERFORMANCE RELATIONSHIP IN THE CONTEXT OF SELECTED INDIAN BANKS

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ABSTRACT

Corporate social responsibility is increasingly been seen as a strategic move to achieve varied objectives which companies aim to achieve to enhance their bottom lines be it innovation, cost saving, brand differentiation, customer engagement, employee engagement or business sustainability rather than a mandatory regulatory requirement. With significant research conducted across the globe to establish a link between social performance and financial performance of companies, the evidence in favour of CSR influencing financial performance of companies positively has grown over the period. To investigate if similar association stands to exist in the context of Indian banking industry, the study assessed the financial and social performance of 10 NSE listed banking companies for a period of five years from 2011 to 2015. The study found no significant association between the financial performance and corporate social responsibility performance of companies.

MODELING THE RELATIONSHIP BETWEEN MONEY SUPPLY & CRUDE OIL PRICES WITH GDP & INFLATION IN INDIA

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ABSTRACT

Purpose- Government's budgetary arrangement can be a vital part to curb the hike. To such a degree, specie stock clout the boom and GDP. This paper marks the relationship between money supply & crude oil prices on GDP & inflation in India.

Methodology- A 25 year's data, from 1991 to 2015, has been taken to know the significance of money supply and crude oil prices on GDP and inflation in developing country like India. Canonical Correlation Analysis is used to know the linear relationship between dependent and predictor variables.

Findings- Money supply, crude oil prices has positive relationship with GDP and inflation. With increasing the money supply and hike price of crude oil inflation will increase and GDP increase in certain level with increasing rate then in decreasing rate.

Research Limitations- The present study pinpoints a micro level prospective consisting only CPI and WPI for measuring inflation and M2, M3 measuring for money supply. In this efforts certain conspicuous coin siding aspects are not devilled deeply which also demands an elaborated analysis. These areas are money and money supply was considered as one and same thing but these two are different. Only one international variable is used there may be other variables that may affect like NSE & BSE and other listed stock exchange commodity prices, international exchange rates of currency etc.

Practical implication- It contribute well-built pillar to Central Bank of India for strategic approach. The outcomes are not only constructive for policy makers but also other analyzer and developing & developed countries.

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Thanking you profoundly

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