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CUSTOMER'S VALUE PERCEPTION ON A DRUGSTORE

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ABSTRACT

Drugstore business in Taiwan encountered huge threats from both giant rivalries of conglomerates and ever-demanding consumers. Literature generally accepted that customer's value is core to retain customer loyalty; this paper proposes an innovative approach by using fuzzy logic to precisely identified patient's value directions, from which the drugstore management may adopt to foster customer satisfaction and loyalty, and the drugstore's core competences. Other than previous research, we adopt fuzzy logic in identifying the most expected value attributes in the mind of the customers. This research successfully distinguished some subtle differences in value-based customer satisfaction among three types of drugstore. Results are mostly consistent with previous research; however, this research shed more lights on the customer value perception toward drugstore. We suggest the drugstore management maintain a close monitoring on the changes of value levels the customer perceived, and accordingly timely respond to such changes.

VOLATILITY INDEX, TIME-VARYING RISK PREMIUMS AND STOCK RETURNS

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ABSTRACT

This paper rewrites the Fama-French three-factor model as a panel smooth transition regression framework to investigate the non-linear dynamics of stock returns and the potential differentiated effects of a representative investor sentiment variable – the VIX – on the nexus of stock return and the three risk factors. The empirical results support that the stock returns display a non-linear path, depending on the change in VIX. The three risk premiums are time-varying, not constant obtained from the traditional FF model. In determining investment targets, there is a trade-off between small stocks and growth stocks. Even though, small/growth stocks still have higher risk premiums than large/value stocks at any level of VIX. In panic periods (high VIX), holding small/growth stocks has more size and negative value premiums.

ROLE OF SELF- HELP GROUPS IN EMPOWERMENT OF WOMEN OF KALAMBE TARF THANE VILLAGE IN KARVEER TALUKA: A CASE STUDY

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ABSTRACT

Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper confines itself to study role of self- help groups in empowerment of women of kalambe tarf thane village in karveer taluka. The main objective of this paper is to study Role of Self Help Groups on Women Empowerment in Kalambe Tarf Thane Village. Out of 585 women, members of SHG 117 women members are randomly selected as sample. Empowerment of women is analyzed through structured questionnaire for women members of SHG. It is clarify from this study that there is an increase in income of women members of the SHG of Kalambe Tarf Thane Village after joining SHG. SHGs are helping for the empowerment of its members.

SATISFACTION LEVEL OF INDIVIDUAL FINANCIAL ADVISORS IN RELIANCE MUTUAL FUND

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ABSTRACT

This project deals with the satisfaction level of Individual Financial Advisors (IFA) in the state of Tamilnadu. This is to analyze their perception about the fund and percentage of business, which they allocate to Reliance Mutual Fund (RMF). Studying the office operations helped the researcher gain an insight into the various processes that are set off once the investor invests his/her money. The project was immensely useful in understanding the basic concept of mutual fund like day to day terminology used while dealing with mutual fund by different departments, what type of complaints are received, how they are solved, how the sales support team works, where the application forms are send, how the redemption and repurchase process takes place. For determining the satisfaction, level data were collected from the IFA's by a questionnaire sent through e-mail and post. The top IFA's from each place were taken into consideration based on their Asset under Management.

GLOBALISATION - ITS IMPACT ON INDIAN EMPLOYMENT SCENARIO – A CONCEPTUAL STUDY

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ABSTRACT

In India, the employment scenario is not very promising as there is acute unemployment and underemployment. Unemployment problem is recognised to be a major challenge to development-planning in India because unemployment problem is considered to be the problem of poverty. Migration to urban area is the outcome of a high rate of unemployment in rural area and is likely to increase the pressure on limited infrastructure. At the same time, to create jobs for people in general or even for certain vulnerable sections of population is extremely limited in the present climate of economic liberalisation. The strategy towards achieving inclusive growth is to generate a productive and gainful employment on a sufficient scale to absorb our labour force. Past records in this aspect, is not encouraging. The problem is heightened by the fact that the relatively higher rate of growth achieved during the last decade has not generated sufficient volume of good quality employment. The impact of globalisation on employment, the nature and extent of unemployment in India and the policy measures are sought after towards increasing employment opportunities and reduce the unemployment proportion. In this context, the researcher makes an humble attempt to expose the impact of globalisation on the employment aspect in Indian economy.

STABILIZING FARM INCOME AND EMPLOYMENT IN DRYLAND AGRICULTURE: AN ANALYSIS OF HYDERABAD KARNATAKA REGION

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ABSTRACT

India continues to be an agricultural economy even after the long spell of development for past sixty years or more. There is no significant change in occupational structure as 65 per cent of population still seeks its livelihood from agriculture. Its contribution to national income though has declined still has significant. The decline in sectoral share has not brought about any significant changes in employment. The knowledge of resources and their availability, economic constraints in the efficient allocation of such resources, adoption of generated agricultural technology in the increase of production, employment and income stabilization in agriculture sector is exceedingly pertinent. Therefore, the present study made an attempt to analyse the cost structure, farm income and employment situation in agriculture in general and dryland agriculture in particular.

TREND ANALYSIS OF PROFITABILITY UNDER BASEL NORMS - WITH REFERENCE TO INDIAN COMMERCIAL BANKS

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MURTHAL

ABSTRACT

Declining return on assets of SBI group and nationalized banks shows negative effect on profitability whereas private banks reports increasing trend of return on assets, which shows good profitability. Globally, adoption of Basel III successfully achieved its main objectives by strengthening the solvency of banks hence improving stability. But frequent revisions in its approach related to risk weighted capital framework has extended its scope. Looking at the rising non-performing assets, capital crunch, fragile global economy and country's economic scenario, complying with Basel III will be difficult for Indian banks. Thus, infusion of capital in nationalized banks by Indian government will be beneficial step.

PERFORMANCE APPRAISAL: A TOOL FOR ENHANCING PERFORMANCE**D.BABJOHN****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****GATES INSTITUTE OF TECHNOLOGY****GOOTY****R.PARIMALA****PG STUDENT****DEPARTMENT OF MANAGEMENT STUDIES****GATES INSTITUTE OF TECHNOLOGY****GOOTY****R.THEJANJALI****PG STUDENT****DEPARTMENT OF MANAGEMENT STUDIES****GATES INSTITUTE OF TECHNOLOGY****GOOTY****ABSTRACT**

Business performance is the major concern of managers as it indicates success and progress of success of the organization. Rapid change and developments as well as increasing communications and dramatic developments in knowledge management, have made the existence of effective organizational performance evaluation system for the organizations inevitable an organization that wants to be successful should achieve a high level of business performance. Employee's contribution should be aligned with organizational objectives and strategy. Employees are required to generate a total commitment to desired standards of job performance and improved job performance for nourishing profitable growth for the organization and long-term value creation for the customers. PA measures how well and how far employees are performing their jobs within the period being considered for enhancing human performance and business performance of the organization. PA is necessary to understand each employee's abilities, competencies & relative merit & worth for the organization. PA rates the employees in terms of their performance. One of the basic and major needs in any organization is to assess its employees performance continuously to find out whether they improve or not and know their situation in organization. Different models have been provided by the management experts for the performance estimation so that organizations use them according to their type of organization, mission, arrangement and manpower.

INFLUENCE OF SIBLING CONFLICTS ON THE CARE OF AGEING PARENTS IN KEROKA TOWNSHIP LOCATION, NYAMIRA COUNTY - KENYA

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ABSTRACT

This study sought to investigate the influence of sibling conflicts on the care of ageing parents in Kenya. To achieve this, it employed descriptive survey design. The target population of this study was residents of Keroka Township Location, Nyamira County - Kenya. To arrive at the study sample, the researcher used cluster and stratified sampling technique. The study targeted 1200 subjects from which a sample of 93 people was selected using proportionate random sampling guide by Nassiuma (2000) formula. Questionnaires were pre-tested in Kisii Township and found to be both reliable and valid followed by the actual data collection. Data collected was coded, edited, organized and cleaned. 5 local administrators and 12 elderly persons were interviewed by the researcher to gather more information. The findings were analyzed both quantitatively and qualitatively. The influence of sibling conflicts on the care of ageing parents was tested through the statistical package for social science (SPSS). The findings were analyzed both quantitatively and qualitatively using SPSS. The quantitative data were analyzed using descriptive statistics methods which included frequencies, percentages and statistical tabulations while inferential statistics was applied using cross tabulation, correlations and Chi-square. The data were presented using frequency tables, percentages tables and pie charts. The study results indicated that Sibling conflicts influenced parental care negatively among the ageing population. The study recommends rolling out of a study on parental care in all the 47 counties to understand the demographical differences and the impact of sibling conflicts on parental care in Kenya.

PERFORMANCE & SUSTAINABILITY OF QUALITY CULTURE: PHARMACEUTICAL INDUSTRY

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ABSTRACT

For decades, pharmaceutical industry rollout several initiatives for increase quality of the drug product and to exceed internal and external customer satisfaction. All pharmaceutical companies managed its business by focusing most of its resources on the next blockbuster drug and regulatory filings. The sea changes in regulations brought a shift toward developing quality drug products and compliance. Hence pharmaceutical industry started to refocus and address to improve performance and sustainability of quality culture. Performance means being able to grow rapidly while still maintaining quality. Sustainability is important because we want to touch the lives of 7+ billion people and it is very important because we want to be able to meet unmet needs for generations to come. So, we need to find ways to position our pharmaceutical industry for improving performance and sustainability of quality culture in pharmaceutical industry. Building and implementing quality culture in pharmaceutical industry effectively is essential, the best way to proceed is for us to increase performance is the degree to which we connect, collaborate and communicate to internal and external customers. Quality culture challenges continue to be visible in external failures such as non-compliances to written approved procedures, data integrity, adulteration, deviations, out of specifications, out of trends, recalls, manual errors, warning letters, 483's and import alerts. Recent trends are alarming i.e. lack of quality culture in pharmaceutical industry, which attracted attention resulting erosion of trust by regulatory bodies and investors. Why quality culture is a challenge in pharmaceutical industry? Empirical research findings found certain human behaviors in our business and regulatory practices needs improve. Additionally, quality culture concept and procedure after this study shall be useful to pharmaceutical industry progress and sustainability.

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