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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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MACHINE USAGE BASED ON PRODUCT MIX IN MANUFACTURING CLASSIFICATIONS

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ABSTRACT

This research elucidates an algorithm for the calculation of optimal product mix and machine utilization for a manufacturing process employing trainee engineers. A study of the important parameters influencing the system performance has also been conducted.

A STUDY ON THE CHALLENGES FACED BY TIRUPUR GARMENT EXPORTERS

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ABSTRACT

This study highlights the challenges faced by Tirupur garment exporters and its impact on export business, the research shows that the Tirupur knitwear export industry has registered 10-15 per cent growth every year is seeing business down with problems that started almost four years ago, though there are hopes of revival. The problems started in 2007-08 with the rupee appreciating against the dollar. Then, it was losses in Forex derivatives, slowdown in the U.S., closing down of processing units, and now the economic slowdown in the European Union. While all these have had an impact on exports, what worries Tirupur more is that its garments are becoming expensive in the international market. Some of the big overseas buyers have moved out of the Indian knitwear town to Bangladesh in the last two years. Business is estimated to have dropped by nearly 25 per cent.

HEALTHCARE AND MEDICAL TOURISM: RETROSPECT AND PROSPECT**R. VEERAPPAN****ASST PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION****SACRED HEART COLLEGE (AUTONOMOUS)****TIRUPATTUR****J. SASIGANTH****DEPARTMENT OF MANAGEMENT STUDIES****ASST PROFESSOR****SACRED HEART COLLEGE (AUTONOMOUS)****TIRUPATTUR****FR. ANGELO JOSEPH****HEAD****DEPARTMENT OF BUSINESS ADMINISTRATION****SACRED HEART COLLEGE (AUTONOMOUS)****TIRUPATTUR****A. JOE ROBINSON****STUDENT****SACRED HEART COLLEGE (AUTONOMOUS)****TIRUPATTUR****ABSTRACT**

There was no tourism in the beginning, Tourism is getting out of the usual rut of things and going away from one's home base for some rest and recreation. It was about meeting new people, seeing new places and having new experiences. The things have come a long way from there as Now, tourism is no longer a singular activity, and it is not about simply having a good time goofing off. These days it is 'thematic tourism'. Tourism has evolved in to sports tourism, eco-tourism, bio tourism, aqua tourism, heritage tourism, beach tourism and so on. Fast jumping on to the thematic tourism bandwagon is Medical Tourism or Health Tourism. Health tourism refers to the increasing tendency among people living where medical services are either very expensive or not available to travel overseas in search of more affordable health options, often packaged with tourist attractions. Today India has become one of the fastest growing economic nations in the field of Medical Tourism. India is one of the leading players in the Medical Tourism industry today. It requires overcoming all the weakness and the barriers to become the emerging industry in the coming years.

TRADE BETWEEN INDIA AND ASEAN COUNTRIES FOR AGRICULTURAL AND MINERAL PRODUCTS: EXPLORING COMPATIBILITY THROUGH REVEALED COMPARATIVE ADVANTAGE

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ABSTRACT

In the post 1990 liberalized economic environment, India made concerted efforts to improve trade relations with ASEAN countries which culminated in signing of the India – ASEAN Free Trade Agreement in August 2009. India - ASEAN FTA in trade in goods which will come to effect from 1st January 2010 envisages reduction and elimination of tariffs in 89.34 percent of the product lines where as the remaining 10.66 percent product lines are kept outside the ambit of tariff reduction in the negative list. For any Regional Trade Agreement (RTA) to be successful, it is imperative on partner countries to have complementary trade structure to be exploited for mutual benefit. Countries which got complementary trade structure are likely to trade more where as economies with similar trade structure often struggle to improve trade share unless there is substantial intra industry trade. Revealed Comparative Advantage (RCA) indices, despite their limitations, provide a useful guide to underlying comparative advantage and offer a further insight into the competitiveness of participating countries and hence reveal the possibility of increased trade cooperation between them. In this direction the paper computed RCA between India and ASEAN countries for Agricultural Products and Mineral Products to understand the trade structure between them. Computation of RCA at finer levels of disaggregation helped to identify complementarity trade structure existing between India and ASEAN.

RELEVANCE OF ISLAMIC BANKING TO INDIAN ECONOMY**S. NAYAMATH BASHA****ASST. PROFESSOR****MBA DEPARTMENT****SHADAN INSTITUTE OF COMPUTER STUDIES FOR BOYS****KHARATHABAD****DR. BADIUDDIN AHMED****ASSOCIATE PROFESSOR****DEPARTMENT OF COMMERCE & BUSINESS MANAGEMENT****MAULANA AZAD NATIONAL URDU UNIVERSITY****GACHIBOWLI****ABSTRACT**

Increasing no. of farmers' suicides, growing rate of sick units in small scale industries, huge requirement of infrastructural finance, growing trade deficit and expanding gap between poor and rich class i.e. lack of inclusive growth etc. are the current economic problems of India. Currently practiced Interest Based Banking System has its own limitations in addressing these issues. Economists are opining that Islamic Banking System which propagates interest free banking has the potential to solve these problems. In this context, an attempt is made in this research paper to assess "Relevance of Islamic Banking to Indian Economy". Further, this paper discusses in detail about the problems of currently practiced banking system, principles of Islamic Banking system, economic problems of India, and potential of Islamic Banking in solving these problems.

AXIOMATIZATION OF THE PREFERENCE CORE IN MULTICRITERIA COOPERATIVE GAMES

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ABSTRACT

In a multicriteria game each player may have several criteria; where as the classical cooperative game has only one criterion. In this paper, we analyze the preference core and some of its properties are discussed. We axiomatized the preference core by means of reduced game properties.

CORPORATE GOVERNANCE & INFORMATION SECURITY: AN ANALYTICAL STUDY

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ABSTRACT

Corporate governance plays a very important role within corporations. We had a series of scandals that affected public companies, governance and related legislation. It is important to understand corporate governance as an information security professional, particularly to prepare for questions or audits of information technology and security resources. In fact organizations are looking at the implications of their overall Corporate Governance strategy. Examination has led to an understanding that information security as not just a technical issue. It is a **Corporate Governance** issue implemented and enforced across all levels of the organization.

RUPEE FALLING: DOLLAR IS ON HORSE RIDE

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ABSTRACT

For the last couple of months, Indian rupee has become the worst performing Asian currency against the dollar. Indian currency is performing worst among all the major emerging economies. In the first week of July 2013, it crossed the psychological barrier of Rs. 60 and reached to an all time high of Rs.61 to the dollar. The Indian Rupee has depreciated to an all time low with respect to the US Dollar. We are experiencing a tough time with Rupee depreciation every day. The Indian rupee touched a lifetime low of 68.85 against the US dollar on August 28, 2013. The rupee plunged by 3.7 percent on the day in its biggest single-day percentage fall in more than two decades. Since January 2013, the rupee has lost more than 20 percent of its value, the biggest loser among the Asian currencies. Several factors like the slowing economy, rising inflation, around 5% fiscal deficit and a high current account deficit, have been blamed for the rupee depreciation. However, there are many other reasons thriving in the picture. This paper attempts to give insight into depreciation of the rupee and enables the readers to know the valid as well as probable reasons behind the rupee falling. Other side this paper also touches upon measures to be taken to arrest the rupee falling. Primarily this papers covers rupee movements over the years. Secondly, talks about reasons for rupee depreciation with statistical evidences. Lastly, this paper suggests remedies to be taken to arrest the Rupee fall against Dollar.

AN ANALYSIS OF INDIAN AUTOMOBILE INDUSTRY: SLOWDOWN AS AN OPPORTUNITY FOR NEW DEVELOPMENT

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ABSTRACT

Automobile Industry is one of the largest markets in the world. Nowadays, automobiles have become the necessity for everyone. There is a huge scope for automobiles in India, but nowadays Indian automobile industry is facing a big problem, i.e., slowdown. The main purpose of this paper is to discuss the reasons for the slowdown in automobile industry. It analyses the changing scenario of automobile industry that influence the purchasing behaviour of consumers. It explains the sales analysis of various automobile companies in India. It also gives the scope for the future and highlights the solution with the help of new trends which should be adopted by the automobile companies to capture the market and increase the sales in future. It also throws the light on the new technologies for automobile sectors.

A PROPOSED THEORY OF NEURAL NETWORKS IN KNOWLEDGE MANAGEMENT FOR AN EXPERT SYSTEM

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ABSTRACT

The paper stresses on the concept of Neural Network in Knowledge Management. It gives a detailed insight on Neural Network and also on Knowledge Management. A review on the application of Neural network in Knowledge Management, in several areas has been discussed. The paper also consists of Proposed theory of using Neural Network in Knowledge Management for an Expert System. The proposed method will be highly advantageous in a decentralized computer –assisted patent system which can be used via the internet system. A Proposed Theory of using Neural Networks in Knowledge Management when applied over Expert system, results in effective search patterns, enhanced accurate results and time reduction towards processing. It also includes an application of the proposed theory of applying Neural Network in Knowledge Management for the Operating Research, mathematical problems solving (Expert System) where the solution results in the reduction of redundancy. Thus the proposed theory of using Neural Networks in Knowledge Management for an Expert system, gives a new dimension and encourages over several areas of application such as Graphs, Algebraic calculations, Intelligent system, Decision Support System.

THE INFORMATION MANAGEMENT PRACTICES OF BHIRDAR UNIVERSITY

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ABSTRACT

The purpose of this study was examining the current status of the information management practices at Bahir Dar University, with particular focus on the academic units and core processes of the main campus. Specifically, the study tried to look in to the practices of the student information management system; the library, and other administrative core processes' (human resource core process; purchasing and property administration core process; and the plan, budget, and finance core process) information management systems. A qualitative research design involving unstructured interviews and focus group discussion was employed in the study. The participants were the academic leaders (deans/directors, program managers, and graduate program coordinators of the five academic units (college of science, faculty of humanities, faculty of social sciences, faculty of education and behavioral sciences, and sport academy) in the main campus; the library director; the human resource core process owner; the purchasing and property administration core process owner; the plan, budget, and finance core process owner; and the system administrators. The qualitative information collected from these groups of participants was analyzed using thematic analysis. It was then found out from the analysis and discussion of results that the information management systems of Bahirdar University is not so strong in that that there did not seem to exist a well organized system for smooth information flow and follow up. Encouraging attempts were made with regard to the practices of student information management system; however, this encouraging practice was not extended to the library and other administrative core processes(including the human resource core process; the plan, budget and finance core process; and the purchasing and property administration core processes). Even the existing student information management system had not been implemented in managing the information of distance, summer, extension, and graduate program students. The institutional arrangements for the student information management system also had not been organized in a way to fully function with the necessary human resources and other desired or required inputs. In this regard, the system administrators were strongly complaining that the university should receive and fully own the system through official inauguration so that they could get free time to design other new systems. The centralized nature of the system, the limited roles of the academic units for correcting technical problems, the lengthy bureaucracy required for correcting technical errors, poor culture of the academic staff in respecting deadlines stipulated in the system, lack of adequate computer skills on the part of teachers or academic advisors and customer relation officers, and the time shortage of the system administrators for responding to the concerns of the academic units were the major challenges encountered in the implementation of the existing student information management system. There was also a challenge with regard to this system that the instructors were required to submit grades on the campus network, and the net work interruptions in the university were forcing instructors to spend two to three days for submitting grades. Hence, it seemed sound to reflect here that the university shall revisit its operations with the existing student information management system. The University shall also take the necessary commitment and initiatives in automating the information management systems of the library; the human resource core process; the plan, budget and finance core process; and the purchasing and property administration core processes just like what it did for automating its student information management system. In this regard, the respective core process owners shall further take the leading role in automating their systems. The already existing information management system shall also immediately be applied to managing the information of distance, summer, extension, and graduate program students(the office the academic affairs executive director should take the lion's share in this regard)so that the university would be able to have a better, comprehensive, and responsive student information management system.

VEBLENIAN SOCIO-PSYCHOLOGICAL MODEL: AN ETHNOGRAPHIC STUDY

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ABSTRACT

India is a country with huge population. There are various groups of people based on castes, sub-castes, religions, tribes etc., with different cultures. Hence, it has become very tough to the producers and marketers to produce and sell the goods and services according to the ever changing requirements of such groups. The 'An ethnographic study of low-income consumer behaviour' is a new term used in the present study where sociology, anthropology and marketing subjects are integrated. Because of so many influencing factors there, the Veblenian socio-cultural factors (like culture, sub-culture, social class, reference group, family and its supporting elements) were taken for the study. Multi-stage stratified disproportionate random sampling technique was employed in the sample selection. We found that most of the low-income consumers were being influenced by social class and family among the above said factors.

INNOVATIVE TEACHING AND LEARNING TO ENHANCE CRITICAL THINKING AND REFLECTIVE PRACTICE, FOR QUALITY AND RELEVANCE OF HEALTH EDUCATION**DR. BIRHANU MOGES ALEMU****ASST. PROFESSOR****SCHOOL OF EDUCATIONAL SCIENCE & TECHNOLOGY OF TEACHER EDUCATION****ADAMA SCIENCE & TECHNOLOGY UNIVERSITY****ADAMA****ABSTRACT**

Critical thinking and reflective practice is accepted as being a key component of health education and practice. Characteristics of instruction that are assumed to enhance critical thinking are: paying attention to the development of the epistemological beliefs of students; promoting active learning; a problem-based curriculum; stimulating interaction between students; and learning on the basis of real-life situations. The aim of this study is to explore innovative teaching and learning to enhance critical thinking and reflective practice, for quality and relevance health education. A mixed method approach with group samples of undergraduate health education students comprised four studies including surveys and non-participant observations of clinical simulation that were conducted in a university learning environment. The results showed overall that health education students believed that they understood critical thinking and reflective practice and perceive them to be useful for their academic studies and clinical practice. Students were able to describe critical thinking and reflective practice in ideal theoretical terms and were positive towards it regardless of their individual learning styles. Evidence of the nature of critical thinking and reflective practice as it occurred during and after clinical simulation scenarios highlights a need for revised approaches to existing learning-teaching strategies with health education students. The use of clinical simulation for the development of critical thinking and reflective practice in the health education curriculum is supported with recommendations for further studies in academic and clinical settings.

A STATISTICAL ANALYSIS OF PHYSICALLY DISABLED POPULATION: DEVELOPMENT IN REHABILITATION SCHEMES

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ABSTRACT

Physically disabled or handicapped people are the most vulnerable group in society. They include Blind, Visual Impairment, Deaf, Dumb, Orthopedically impaired, mentally retarded and few of the skin diseases affected people. The statistics of the physically disabled at the national and state level is provided in the paper. It is noted that the society should be sympathetic and supportive towards the disabled population, so that they can also develop as normal people and lead their life positively. The rehabilitation services and welfare schemes for the disabled are also discussed in the paper.

USE OF E-JOURNALS IN THE DISCIPLINES OF LIFE SCIENCE IN K.U.K: AN ANALYTICAL STUDY

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ABSTRACT

The present study has been undertaken to assess the Use of E-Journals in the disciplines of life science in K.U.K. A well structured questionnaire was distributed among the research-scholars and teachers of six departments viz Botany, Zoology, Microbiology, Bio-chemistry, Bio- technology, & Environment science under Life Science in K.U.K. The responses were gathered from 77 users (35 teachers, 42 research scholars). The findings of the survey reveal useful facts about E-Journals. 89.24% of the respondents were aware of E-journals. 81% of the respondents read the printouts of e-journals. On the basis of the findings, it was suggested that in order to improve the library network speed and library should organize training programmes for the upcoming information professionals.

ISLAMIC MICROFINANCE-FINANCING THE POOREST OF THE POOR

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ABSTRACT

Making poor bankable is the shortest definition of microfinance. Microfinance (MF) is a powerful poverty alleviation tool. It implies provision of financial services to poor and low-income people whose low economic standing excludes them from formal financial systems. Access to services such as, credit, venture capital, savings, insurance, remittance is provided on a micro-scale enabling participation of those with severely limited financial means. The provision of financial services to the poor helps to increase household income and economic security, build assets and reduce vulnerability; creates demand for other goods and services (especially nutrition, education, and health care); and stimulates local economies..The main aim of the paper is to assess the potentials of Islamic financing schemes for micro financing purposes. The paper argues that Islamic finance has an important role for furthering socio-economic development of the poor and small (micro) entrepreneurs without charging interest (read: riba'). Furthermore, Islamic financing schemes have moral and ethical attributes that can effectively motivate micro entrepreneurs to thrive. The paper also argues that there is a nexus between Islamic banking and microfinance as many elements of microfinance could be considered consistent with the broader goals of Islamic banking. The paper, first, introduces the concepts of microfinance, and presents a case for Islamic microfinance to become one of the components of Islamic banking. The paper then discusses, the potentials of various Islamic financing schemes that can be advanced and adapted for microfinance purposes including techniques to mitigate the inherent risks.

USE OF CLOUD COMPUTING IN MANUFACTURING COMPANIES**SHEETAL MAHENDHER****ASST. PROFESSOR****MOUNT CARMEL INSTITUTE OF MANAGEMENT****BANGALORE****SUBASHREE****STUDENT****MOUNT CARMEL INSTITUTE OF MANAGEMENT****BANGALORE****ABSTRACT**

Cloud Computing is the next revolution and will have as much impact on your life as the introduction of the PC. Using websites including Facebook, Flickr and Gmail, many people already store some information out in the Internet cloud. However, within a few years most computing applications will be accessed online with the web at the heart of everything we do. Cloud computing is a type of computing that relies on sharing computing resources rather than having local servers or personal devices to handle applications. In cloud computing, the word cloud (also phrased as "the cloud") is used as a metaphor for "the Internet," so the phrase cloud computing means "a type of Internet-based computing," where different services -- such as servers, storage and applications -- are delivered to an organization's computers and devices through the Internet. Cloud computing is a systems architecture model for Internet-based computing. It is a style of computing in which IT-related capabilities are provided "as a service", allowing users to access technology-enabled services from the Internet ("in the cloud") without knowledge of, or control over the technologies behind these servers. Cloud computing improves not only the speed, but also the quantity and quality of resources available to your organization. In this paper we have done a study to see how cloud computing affects manufacturing sector.

CLIMATE CHANGE AND VECTOR BORNE DISEASES: THE ROLE OF GIS & REMOTE SENSING

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ABSTRACT

Epidemiologists are adopting new remote sensing techniques to study a variety of vector-borne diseases. Associations between satellite-derived environmental variables such as temperature, humidity, and land cover type and vector density are used to identify and characterize vector habitats. The convergence of factors such as the availability of multi-temporal satellite data and geo-referenced epidemiological data, collaboration between GIS, remote sensing scientists and biologists, and the availability of sophisticated, statistical geographic information system and image processing algorithms in a desktop environment creates a fertile research environment. The use of remote sensing techniques to map vector-borne diseases has evolved significantly over the past 25 years. This paper reviews about the vector borne diseases that are caused/ induced by the climate change and the application of Geographical information system and remote sensing for the control of the disease and vector which is the reason for some of the most prevalent diseases worldwide. Examples are also taken from studies involving animal diseases that have considerable adverse effects on human welfare. The current status of GIS and remote sensing in epidemiology is assessed and suggestions are made on how, in the future, the two fields might be most profitably combined.

FEASIBILITY STUDY FOR IMPLEMENTATION OF AN ACTIVITY- BASED COSTING SYSTEM (ABCS) IN ALLOY STEEL INDUSTRIES (ASI)

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ABSTRACT

Precise appraisal of products and submission of suitable reports for decision-making is the goal of a costing system. Therefore, one of the concerns of steel industry is providing finished price to remove the weaknesses of absorptive costing system and providing proper information to access an integral quality. In fact, this system is one of the powerful and suitable tools for companies to access their goals and to preserve their competitive power. This paper studies the effective factors for a feasibility study for implementation of an activity-based costing system (ABCS) in alloy steel industries of Iran. The factors that deviate finished price in absorptive costing are: high production overload, production complexities, production diverse, volume diverse, production physical size diverse, complexity of raw materials, high inventory of finished semi-finished products at the end of period, and recognition of cost storages and cost-creation factors. Survey method was used to gather data including library, interview, and questionnaire. T Test was used to confirm or reject the assumptions. It was found that implementation of an activity-based costing system is feasible in ASI.

AN IMPACT OF SERVICE QUALITY ON LOYAL CUSTOMER AND ITS SATISFACTION: A STUDY OF PRIVATE BANKS IN KANPUR CITY (INDIA)

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ABSTRACT

Service quality has a significant impact on a bank's success and performance. In Indian banking industry, customers perceive very little difference in the banking products offered by banks dealing in services as any new offering is quickly matched by competitors. The major aim of the research paper is to evaluate the impact of service quality on customer loyalty among private bank customers in Kanpur city, Uttar-Pradesh with customer satisfaction mediating these variables. The findings show that improvement in service quality can enhance customer loyalty. The service quality dimensions that play a significant role in this equation are reliability, empathy, and assurance. The findings indicate that the overall respondents evaluate the bank positively, but still there are rooms for improvements. The five dimensions of SERVPERF model i.e. reliability, assurance, tangibility, empathy and responsiveness were used to measure the quality of service offered by the private banks. In order to achieve the aims, both primary and secondary sources of data were used. The primary data were collected through structured questionnaire. In this study, the research design will be Descriptive Research Design. The research findings indicate offering high quality service increase customer satisfaction, which in turn leads to high level of customer commitment and loyalty.

A STUDY ON EMPLOYEE PERFORMANCE APPRAISAL IN CEMENT INDUSTRY IN TAMILNADU

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ABSTRACT

Performance appraisal is one of the most complex and controversial human resource techniques. As far as appraisal is concerned, both organisation and employees have their own viewpoint. From the employee viewpoint, he comes to know the organisation's expectations, his past performance, ways to improve the current performance and even gets reward or recognition of his good work. Looking from the organisation's side one of the most important reasons for having a system of performance appraisal is to establish and uphold the principle of accountability. Every organisation is having an objective towards optimum performance and the employees are the key in achieving that. It is necessary that the employee's performance should reach optimality for the success of the organisation. The present paper focuses on importance of employee performance appraisal. An attempt has been made to study the methods of performance appraisal used in sample unit. Last part of the paper reveals the suggestions.

DETERMINANTS OF MOBILE BANKING TECHNOLOGY ADOPTION OF COMMERCIAL BANKS IN ETHIOPIA

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ABSTRACT

Nowadays, mobile banking technology is one of most important technologies in the banking sector. As a result many banks all over the world are adopting it and taking advantage of the technology. Ethiopia, on the other hand didn't adopt the technology yet. Therefore, this research is conducted to identify the determinants of mobile technology adoption of commercial banks in Ethiopia. Thus, the sampling technique used is complete enumeration whereby all commercial banks are considered. However among the seventeen actively operating banks, two banks could not be accessed. Hence the Information Technology managers and presidents of fifteen commercial banks are considered. Data has been collected from the target respondents using questionnaire and interview and analyzed using descriptive analysis. Accordingly technological and non-technological factors are identified. Technological factors are factors that are directly related with the attributes of the technology to be adopted. Such technological factors that are found to determine commercial banks mobile banking technology adoption in Ethiopia includes relative advantage, compatibility, simplicity, observability and trialability. In addition non-technological factors also determine mobile technology adoption of the Ethiopian commercial banks. They are external in nature; in that they are not directly related with the technology itself. These non-technological factors are economical capability, political issue, societal issues as well as organizational readiness. From the interview with the presidents of the banks, we have also found that the main problems that block banks from adopting mobile banking technology yet is the lateness of National Bank of Ethiopia to enact a law regarding mobile banking technology adoption. Moreover, the intention of commercial banks is determined. The banks expressed that they have intention to adopt mobile banking technology.

EVALUATION OF LIC'S EFFICIENCY IN GENERATING CAPITAL FUNDS UNDER ULIP'S SCHEMES

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ABSTRACT

Globalization of the financial markets has lead to a manifold increase in the investment. New markets has opened new instruments has developed and new services have been launched. The purpose of financial market is to promote savings, investment and efficient allocation resources among the competing users. One of the principle aims of these markets is to provide crucial infrastructure for corporate to access community savings through a mix of debt and equity instruments. Various investment avenues are available in India but still Insurance is considered as one of the popular investment tool. Insurance is a flourishing industry in India, with several national and international players competing and growing at rapid rates. Thanks to reforms and easing of policy regulations, the Indian insurance sector been allowed to flourish, and as Indians become more familiar with different insurance products, this growth can only increase, with period from 2010 – 2015 projected to be the 'Golden Age' for the Indian insurance industry-. Therefore the present paper is an attempt to identify the reasons, why the investors still invest in ULIP's offered by LIC. The scope of the present study is covered the urban areas as well most of the rural areas of Shivamogga city and Bhadravathi Town. Questionnaires were administered to receive the responses from the target group. Simple Chi-square test and Co-relation test is used for the analysis of the data.

EVALUATION OF COST MANAGEMENT TOOLS: A STUDY ON MULTINATIONAL PHARMACEUTICAL COMPANIES OF BANGLADESH

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ABSTRACT

Today's competitive business environment structured with sluggish market growth, high customer demand, change in technology and product features, high overhead costs, changing role of accountants and management create severe challenges for companies, especially for multinationals as they have to compete in a global world of business complying with local as well as foreign regulations. For pharmaceuticals the challenge is bigger as they have to ensure higher quality as well. To deal with these challenges they need to implement modern techniques that can best achieve the strategic objectives and goal. One of these techniques is Cost Management structure of a company. This study attempts to find the answers of two research questions, (1) which factor(s) is (are) considered the most significant acting behind the application of cost management tools in the multinational pharmaceutical companies in Bangladesh? And (2) which tool(s) is (are) considered most effective in Cost Management? For this study, three multinational pharmaceutical companies were surveyed with questionnaires designed in 5 point Likert Scale. The results are analysed with descriptive statistical tools, Mean and Multiple Regression Analysis. Analyses revealed that compliance with the standards and guidelines set by the parent company, global competition needing more accurate and timely information and demand of upgrading quality are the most influencing factors acting behind application of cost management tools by the companies. And that ABC (Activity Based Costing), Standard costing and Mixed Costing are the most effective tools considered by the organisations.

AN EVALUATION OF NEW ZEALAND'S EXPORT COMPETITIVENESS USING SHIFT-SHARE ANALYSIS

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ABSTRACT

Being a small country, New Zealand's economic performance depends largely on external trade. Accordingly, New Zealand negotiated free trade agreements with several countries the most notable being the Closer Economic Relations agreement with its closest neighbour, Australia. As a result, there has been a significant increase in the merchandise exports coupled with a change both in the export market structure and the commodity composition during the study period i.e. 2005-2011. The aim of the study is to analyse the influence some key variables such as growth in world exports, commodity composition, trading partner distribution and competitiveness on the export growth. Shift-share analysis has been applied to decompose the impact of these factors on exports. Top 10 commodities to top 6 destinations have been included in the study. Data has been sourced from UNCOMTRADE database and Statistics New Zealand. The results show that overall growth in world exports, Globo, has been the major contributing factor followed by a positive effect of New Zealand's own export competitiveness, Perfo. Both commodity composition, Compo, and trading partner distribution, Geo, had a negative impact on New Zealand's exports. In order for the Geo component to become positive New Zealand needs to increase its exports to countries that do not export primary products such as dairy and meat on a large scale.

INCREASING INTERNATIONAL COLLABORATIONS IN SCIENCE AND TECHNOLOGY AROUND THE WORLD, AND ITS PATTERNS IN INDIA WITH SPECIAL REFERENCE TO INDO-GERMAN COLLABORATION

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ABSTRACT

In the present global context, higher education is increasing getting internationalized in the past decade or so. A good proportion of students prefer to study abroad, this growth is the result of several factors, which are many a times inter-related; a desire to promote mutual understanding; the migration of skilled workers in a globalised economy; the desire of the institutions to generate additional revenues; or the need to build a more educated workforce in the home countries. Various reasons and explanations have been provided in order to explain the increasing international collaboration in science and technology. Not a single model that has been propounded so far can provide a complete explanation of the ongoing increase in international collaboration independently, yet each one of these models contains an element of reality. In case of India, within last decade or so it has witnessed a tremendous increase in its output of scientific publications. The rise is really impressive given the fact that in 1981, India accounted for just above 14,000 papers. It increased to 30,000 in 2007 which constitutes an increase of roughly 80% in seven years from 2000 (Global Research Report 2009). Further we have noticed that there has been an impressive increase in India's international collaboration both with developed and developing countries. U.S.A, Germany & U.K being the top three collaborators of India, yet when we look at other seven countries in top ten collaborating countries we find that it contains many developing countries of the periphery like Brazil, Russia, South Africa etc. We reach similar conclusions when we analyse the top ten organisations collaborating with India in science and technology. Finally when we probe into the collaboration between India and Germany, we find that even after being 2nd top most collaborator of India, both countries are trying to increase their collaborations by taking various initiatives and tailor-making of policies. Here also we find that both countries have their own areas of specialisation and hence can avail various benefits by collaborating with each other.

A STUDY ON THE ETHICAL INVESTMENT DECISION MAKING IN INDIAN RELIGIOUS ORGANISATIONS

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ABSTRACT

This paper reports of the findings of stage 1 of a larger study that investigates the effect of culture on the ethical investment decision making process and the necessity for a decision making models for religious organisations in India. In stage 1 a qualitative thematic analysis was conducted on 10 semi- structured interviews with the directors of religious organisations. The aim of Stage 1 was to understand the concept of ethical investment decision making and to inform the need to develop a suitable model for overcoming ethical dilemmas in the Indian religious organisations before a national survey was conducted. The results indicated that the directors in the organisations had similar conceptualisations of ethical decision making to the literature, in that external culture of the organisation are 'highly' influenced in the 'ethical decision making process' of religious organisations. Ethical investment decisions are predominantly made for the beneficiaries/stakeholders. Finally, the majority of directors of the organisations believe an ethical decision making model has to be implemented for overcoming ethical dilemmas in Indian religious organisations.

GREEN MARKETING MIX: A STRATEGY FOR SUSTAINABLE DEVELOPMENT

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ABSTRACT

The purpose of this research study is to evaluate green marketing mix as a strategy to ensure Sustainable development for the business organizations. For this purpose, the four P's of marketing mix are Evaluated in such a way to find out the ways by which these P's enables the organizations retaining their Customers and achieve sustainable development. It also assessed the significance of need for green marketing and the factors influencing the green marketing mix. The analysis will reveal and conclude that green marketing mix has significant effect on consumer satisfaction. It can be assumed that companies can create competitive advantage in their organization through taking steps in making the green marketing part of their overall marketing strategy.



CONSIDERING RELATIONSHIP BETWEEN CASH WITH CAPITAL COST AND FINANCIAL FLEXIBILITY

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TEHRAN, IRAN

ABSTRACT

Cash is one of the most important and crucial sources in any profit organization and forming balance between cash in hand and cash requires has been considered as a main factor of economics' health in each profit organization. The study has considered relationship between cash with capital cost and financial flexibility; as both companies which do not maintain cash adequately and companies which maintain considerable cash have suffered many problems. The goal of the research is to study extreme value of cash for investors and to consider connection between financial flexibility and capital cost as well as effect of financial flexibility and capital cost on decisions about holding amount of cash. The present study was conducted from 2006 to 2011 in Tehran stock exchange with a total of 654 observations that were applied for period of the research. The study is an applied research as its purpose and research method is correlated from nature and content point of view. Multiple regressions have been used as statistical method in this research. Results have shown that there is a direct relationship between capital cost and financial flexibility with cash.

UNDERSTANDING THE GREEKS AND THEIR USE TO MEASURE RISK**SANJANA JUNEJA****VISITING FACULTY****DELHI UNIVERSITY & JAMIA MILLIA ISLAMIA UNIVERSITY****DELHI****ABSTRACT**

Trading options without an understanding of the Greeks - the essential risk measures and profit/loss guideposts in options strategies - is synonymous to flying a plane without the ability to read instruments. Unfortunately, many traders are not option strategy "instrument rated"; that is, they do not know how to read the Greeks when trading. This puts them at risk of a fatal error, much like a pilot would experience flying in bad weather without the benefit of a panel of instruments at his or her disposal. This tutorial is aimed at getting an instrument rated in options trading, to continue the analogy with piloting, so that we can handle any strategy scenario and take the appropriate action to avoid losses or enhance gains. When any strategy is constructed, there are associated Delta, Vega and Theta positions, as well as other position Greeks. When options are traded outright, or are combined, we can calculate position Greeks (or net Greeks value) so that we can know how much risk and potential reward resides in the strategy, whether it is a long put or call, or a complex strategy like a strangle, butterfly spread or ratio spread, among many others. Typically, you should try to match your outlook on a market to the position Greeks in a strategy so that if your outlook is correct you capitalize on favourable changes in the strategy at every level of the Greeks. That is why knowing what the Greeks are telling you is so important. Greeks can be incorporated into strategy design at a precise level using mathematical modelling and sophisticated software. But at a more basic level, the Greeks can be used as guideposts for where the risks and rewards can generally be found.

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