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ISSUES AND SUGGESTIONS FOR THE IMPLEMENTATION OF THE INDIA'S RIGHT TO INFORMATION ACT 2005 IN LIGHT OF THE LATIN AMERICAN COUNTRIES' EXPERIENCE

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ABSTRACT

This paper examines the Positive and innovative Role of Various Agencies involved in Comprehensive Implementation of Freedom of Information Act in various Latin American countries and suggests various measures to be adopted in light of Latin American countries' experiences to make Implementation of the India's Right to Information Act, 2005 more viable, widespread and People friendly.

AN EMPIRICAL STUDY ON JOB STRESS IN PRIVATE SECTOR BANKS OF UTTARAKHAND REGION

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ABSTRACT

Technological changes in banking sector and the innovations in telecommunication and information technology have brought continual revolution in the operational patterns of banks. As a result, work in banks has become more challenging ensuing into high job stress among employees working in banks. It is found that the employees working with private sector banks are more dwelled with job stress than those working with public sector. This study examines the theoretical understanding of job stress in private sector banks followed by empirical investigation. Reviews are done to discover the causes of job stress in private sector banks and its association with different demographic variables. An attempt has also been made to find out all possible ways to reduce job stress. The data was collected by a questionnaire survey method from executives of private sector in Dehradun. Descriptive Statistics was used to analyze the data. Results indicate the occurrence of job stress among employees of private sector banks and its association with the various demographic variables.

FOREIGN DIRECT INVESTMENT IN INDIA: AN OVERVIEW

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ABSTRACT

India as a diversified economy has shown rapid growth and remarkable resilience since 1991, when economic reforms were introduced with the progressive opening of the economy to international trade and investment. Foreign direct investment (FDI) has proved helpful to enhance productivity and efficiency of the economy through technology transfer (in the form of knowledge, technical and marketing skills organization and management systems, new materials, products and market) and effective promotion of comparative advantage through Exports. This paper attempts to study the conceptual and historical background, various modes of FDI and recent sectoral trends of FDI in India.

REFLECTIONS ON VILLAGE PEOPLE'S SOCIO - ECONOMIC CONDITIONS BEFORE AND AFTER NREGS: A DETAILED STUDY OF ARIYALUR DISTRICT, TAMIL NADU

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ABSTRACT

Background: "India lives in its villages" - Mahatma Gandhi. Researchers have discussed that the choices village people make are based on their beliefs. The decisions of government can influence their village peoples and have a significant effect on their employment experiences. **Aim:** The aim of the research is to study the impact of National Rural Employment Guarantee Scheme (NREGS) on the social and economic conditions of the rural people. **Methods:** Descriptive Research Design has been used for the present study. An attempt has been made, initially, to describe the background socio-demographic characteristics of the respondents. Ariyalur district from the total number of 6 unions, one union was selected by lottery method. There were 20 such panchayats that came under the study. This had 107 families that completed 100 days of employment. **Results:** The results indicate Majority of the respondents 33.6 per cent were in the age group between 41 and 50 years. Majority of 78 respondents had 12,000-14,000 per year as their annual income before NREGS and majority of 71 respondents had 14,000 – 16,000 per year as their income after the implementation of the scheme. **Conclusions:** The present study is a humble attempt to describe the important variables such employment opportunities created by the scheme differences between the NREGS works and its relation to the agricultural works, the benefits as against the drawbacks and some valuable suggestions.

THE CAUSAL EFFECTS OF EDUCATION ON TECHNOLOGY IMPLEMENTATION – EVIDENCE FROM INDIAN IT INDUSTRY

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ABSTRACT

In the last few decades, scholars and practitioners have increasingly tried to understand the factors that influence IT project success. In response to this concern, several theoretical models have been proposed to explain user attitude towards IT projects. This study mainly focuses on the relationship between user attitude and IT project success. As the changing demographics of the workplace may affect IT project outcomes, there is growing recognition that demographic variables are needed to understand an individual's attitude towards IT project and its influence on the project outcome. This study provides an empirical examination of the significance of level of education may have on the user attitude and which in turn may impact the IT project outcome. Based on the analysis of 478 responses from employees of 40 large and SME Indian IT organizations, the findings suggest that there is a positive relationship between the user attitude and IT project success. The study suggests that favorable user attitude will positively contribute to the IT project success. This study mainly identified that there is significant influence of the level of education on the user attitude. The results of this study are consistent with previous studies with significance of level of education on the IT project success. With increased level of education, the perception of the project success and business success is more favorable. This is attributed to the factor that highly educated workers tend to adopt new technologies faster than those with less education. The IT project success partly depends on the human capital and their knowledge of the new technology and therefore increased levels of education raise the probability of early adoption and utilization of technology and therefore success of IT projects.

A STUDY ON ONLINE SHOPPING BEHAVIOUR OF TEACHERS WORKING IN SELF-FINANCING COLLEGES IN NAMAKKAL DISTRICT WITH SPECIAL REFERENCE TO K.S.R COLLEGE OF ARTS AND SCIENCE, TIRUCHENGODE, NAMAKKAL DISTRICT

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ABSTRACT

In Recent years, the gigantic increase of internet usage and information technology have transformed the way of goods are bought and sold, resulting to the exponential growth in the online shoppers and for better marketing performance. The success or failure of a business is determined by the consumers' perception. The ability to attract and retain consumers is important to the success of online businesses. This study examines how consumers perceive online shopping and what factors are perceived by the consumers to prefer online shopping. The population selected for this research is teachers working in self-financing colleges in Namakkal district. K.S.R College of arts and science was chosen as the sampling unit. The sample size is 120 (out of 220 teachers only 120 teachers have online shopping history). Factor analysis was employed and seven factors namely Information, Company and product perception, Safety, Purchase intension, Easiness, Value and Assurance were extracted from the study.

AN OVERVIEW OF RESEARCH IN COMMERCE AND MANAGEMENT IN SHIVAJI UNIVERSITY

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ABSTRACT

The paper attempts to present an overview of Ph. D. level researches in the Shivaji University in the discipline of Commerce and Management in order to understand the pace, pattern and gaps in academic research. The study is based on secondary data. Research topic, specialisation, year of degree are the parameters of data collection. The period of investigation is of 50 years from 1962-1963 to 2011-2012 (up to Dec.2011). Initially, there was scarcity of research supervisors in commerce and management in the university. As a result, pace of the research in the first three decades was very slow while, it has accelerated during the last two decades. In the recent past, the number of aspiring researchers in commerce and management is increasing steadily. The pattern of researches shows that more researches are of repetitive nature. HRM, marketing, banking and finance are favourite subjects among the researchers. However, very few researchers have studied the contemporary issues relating to business world. The subjects like Accountancy, Costing, Taxation, Computer application and insurance are neglected.

VARIABLE SELECTION IN REGRESSION MODELS

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ABSTRACT

Gaussian processes are a natural way of specifying prior distributions over functions of one or more input variables. When such a function defines the mean response in a regression model with Gaussian errors, inference can be done using matrix computations, which are feasible for datasets of up to about a thousand cases. The covariance function of the Gaussian process can be given a hierarchical prior, which allows the model to discover high-level properties of the data, such as which inputs are relevant to predicting the response. Inference for these covariance hyper parameters can be done using Markov chain sampling. Classification models can be defined using Gaussian processes for underlying latent values, which can also be sampled within the Markov chain. Gaussian processes are in my view the simplest and most obvious way of defining flexible Bayesian regression and classification models, but despite some past usage, they appear to have been rather neglected as a general-purpose technique. This may be partly due to a confusion between the properties of the function being modeled and the properties of the best predictor for this unknown function. Regression models form the core of the discipline of econometrics. Although econometricians routinely estimate a wide variety of statistical models, using many different types of data, the vast majority of these are either regression models or close relatives of them. In this chapter, we introduce the concept of a regression model, discuss several varieties of them, and introduce the estimation method that is most commonly used with regression models, namely, least squares. This estimation method is derived by using the method of moments, which is a very general principle of estimation that has many applications in econometrics.

CUSTOMER ATTITUDE TOWARDS SERVICES AND AMENITIES PROVIDED BY STAR HOTELS: A STUDY WITH REFERENCE TO MADURAI CITY

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ABSTRACT

A hotel is an establishment which provides paid lodging on a short-term basis. Services and facilities/amenities provided by hotels are the basis for awarding the Star status to any hotel. The hotel industry plays an important role in the tourism of any country. Madurai city in the State of Tamilnadu, South India, is described as "Temple City" and it has large number of national and international tourists. Though the Star hotels provide many services and amenities, only if surveys are conducted and the opinion of customers are understood, it will be possible to pinpoint the areas of their dissatisfaction and this would be a step forward in improving the services and amenities. Hence this study has been undertaken to analyse the attitude of the customers towards the services and amenities offered by Star hotels of Madurai. Though Madurai has all categories of Star hotels, the study covers only Two Star and Three Star hotels since there are very few Four Star and Five Star hotels. The customers who stayed in these Star hotels for any reason during 2011-2012 have been chosen as respondents. Most of the customers are satisfied with the size of the hotel rooms. They are also highly satisfied about the location of the restaurant and the amenities in the room. They have given first rank to the quality of the 'Front Office service' second rank to the quality of 'Complimentary Breakfast' and third rank to the 'Quality and taste of food served in the restaurant'.

QUALITY AND SUSTAINABILITY OF JOINT LIABILITY GROUPS AND MICROFINANCE INSTITUTIONS: A CASE STUDY OF CASHPOR MICROCREDIT SERVICES

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ABSTRACT

The informal institutions that undertake microfinance services as their activity are generally referred as microfinance institutions (MFIs). The uniqueness of MFIs are social engineering and financial intermediation especially in the areas where banking network are not able to reach the poorest and financially excluded people. CASHPOR devotes its attention exclusively to provide micro-credit to the poorest of the poor, through its unique "targeting approach" which filters the poorest clients and lends to them. Presently it operates in 16 districts of Uttar Pradesh and Bihar, with 269 mini branches, 25768 centers, 417039 clients and loan portfolio of Rs.267.40 crore. Total cumulative disbursement of loan was Rs.1397.20 crore. The disbursement of loan during 2009-10 was Rs.471.87 crore. Total staff strength as on 31st March 2010 was 1458. The objective of the study to analyse the sustainability of microfinance institutions as well as joint liability groups. the study revealed that Net income of CMC had marginally declined during 2008-09 as compared to year 2007-08. However, it had shown quantum jump of 833.82% during 2009-10 over 2007-08 due to steep increase in income. The CASHPOR Micro Credit had wiped out all accumulated loss of Rs.4.32 crore during 2009-10 and achieved sustainability. But CMC required increasing their capital base further for leveraging more fund from Banks for expansion. The return on performing assets and yield on portfolio ratio had increased during 2009-10. 3.31% return on assets and 33.32% yield on portfolio during 2009-2010 could be treated as impressive. This showed that the operation of CASHPOR Micro Credit was profitable. Operating self sufficiency ratio and financial self sufficiency ratio of CMC had shown good improvement during 2009-10. These ratios reflected the growing managerial and financial acumen of the CMC. It was suggested that CMC should develop the strategy to check high staff attrition rate, gradually computerize branches to improve MIS and for sustainability of JLGs, interest rate should be reduced by reducing cost of delivery, increasing business volume and use of technology. it needs to further increase the loan amount per borrower. More capital support and revolving fund to CASHPOR Micro Credit from apex institution like NABARD and SIDBI would help CASHPOR Micro Credit to improve its capital adequacy and thus leveraging the fund from various Banks for deepening the outreach. Capacity building of JLGs members, transfer of technical knowhow and marketing support to JLG were the areas where CASHPOR Micro Credit should also concentrate. Sustainability of JLGs should be given due weightage in planning and expanding business. Capacity building of staff in the field of assets quality, risk management, internal control system and MIS should be strengthened.

INDIAN MUTUAL FUND MARKET: AN OVERVIEW

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ABSTRACT

India is considered for years as one of the attractive investment destinations worldwide. There are many opportunities for investments where Mutual fund is one of them. Indian mutual funds industry has witnessed a rapid growth in the past few years driven by several favourable economic and demographic factors. With the growing volatility in the stock market, retail investors are looking forward to mutual funds as their investment avenues. Hence, it is of utmost significance to understand mutual fund industry, which is an alternative for direct investment in stock market. As such, this paper makes an attempt to review the various literatures available in the mutual fund industry to understand the performance of funds and investment decision of small active retail investors. The study shows that high competitions among the private and public players in the industry have affected the performance of the mutual funds. It is also found that retail investors are still confused about the mutual funds as an investment avenue. In order to attain sustained profitable growth, the industry should focus on developing distribution networks, increasing retail participation and expanding the reach of mutual funds by conducting awareness programs and extending financial literacy.

SMART APPROACHES FOR PROVIDING THE SPD'S (SECURITY, PRIVACY & DATA INTEGRITY) SERVICE IN CLOUD COMPUTING

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ABSTRACT

Cloud computing is the use of computing resources which are available in a remote location and accessible over a network (Internet). Data Storage is an emerging technology and facing an important issue that is (SPD's) Security, Privacy & Data Integrity services. Our paper discusses the model based on MAS (Multi Agent Systems) architecture of cloud and data encoding mechanism to enhance the integrity of Data Storage. Multi-agent systems can be used to solve problems that are difficult or impossible for an individual agent or a monolithic system to solve. Cloud computing with its acceptance also has some growing needs which affect the complete working of cloud, and one of those needs is the need for "security". Cloud at present is lacking in its security needs in terms of data integrity, authorization and confidentiality. In this paper describe both data storage and providing the (SPD's) Security, Privacy & Data Integrity services in cloud computing.

A COMPARATIVE STUDY ON ETHICAL DECISION-MAKING OF PURCHASING PROFESSIONALS IN TAIWAN AND CHINA

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ABSTRACT

Purchasing professionals are recognized for their key role in keeping long-term relationships with suppliers. In the running of purchasing practices, ethics have been considered to be an essential requirement in maintaining a good buyer-supplier relationship. Considerable attention has been paid on ethical issues in purchasing management. Nevertheless, only a few studies analyzed ethical decision-making of purchasing professionals, and none of them provided a thorough analysis on purchasing professionals' ethical decision-making. Most of them merely focused on a specific component of the ethical decision-making process. This paper attempts to explore the ethical decision-making of purchasing professionals in Taiwan and China. The study used a questionnaire survey to explore the differences in ethical decision-making between purchasing professionals in Taiwan and China. The Multidimensional Ethics Scales with purchasing-specific scenarios were used to measure purchasing professionals' ethical decision-making. Research findings reveal significant differences in ethical decision-making between purchasing professionals in Taiwan and China.

THE INTERNAL AUDIT FUNCTION EFFECTIVENESS IN THE JORDANIAN INDUSTRIAL SECTOR

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ABSTRACT

This study aims to investigate the factors contributing to the internal audit function effectiveness in the Jordanian industrial sector. Data was collected from responses to a questionnaire distributed to head of internal auditors, internal auditors and other staff of internal audit departments in the industrial sector in Jordan. The study concluded that the internal audit function in the industrial sector in Jordan is curtailed by understaffing and hampered by inadequate support from top management while, the auditors seldom extend their full cooperation. However, internal audit quality and management support are two attributes that strongly influenced the internal audit effectiveness. The auditors themselves lack appropriate knowledge and training on effective auditing approaches.

STUDY ON ROLE OF EFFECTIVE LEADERSHIP ON SELLING VARIOUS INSURANCE POLICIES OF ICICI PRUDENTIAL: A CASE STUDY OF SUBHASH MARG BRANCH, DARYAGANJ

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ABSTRACT

The success of every nation's effort in economic, social, political and technological development depends largely on its ability to make banking accessible to its citizens. This has inspired and posed challenges on the Indian government to provide complete banking solution for all citizens. The government is convinced that banking sector's reforms is the only viable option in achieving the objective of making banking available to all its citizens. Ihenoyemolor and Obioma (2007) reported that, the efforts of the government in the development of banking dates to Ashby Report on Liberalized & Computerized in 1960, when it recommended the establishment of the bank insurance considering the concentration of people and the higher demand of Liberalized banking solution. In today's competitive and dynamic world, with every business providing the same kind of product or service, only that firm which comes up with an innovative idea can hope to survive in the long run, by attracting and luring customers. Insurance sure is an upcoming sector but with the privatization of the same, selling insurance products has become tough due to the competition angle attached to it. It is usually said that if you can sell insurance, you can sell anything in the world including garbage. The reason behind this concept is the hesitant and unaware population, who simply run away at the mere mention of its name.

AN EMPIRICAL STUDY ON WEAK-FORM OF MARKET EFFICIENCY OF NATIONAL STOCK EXCHANGE

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ABSTRACT

The purpose of present study is to investigate the weak form of market efficiency of National Stock Exchange of India. Using sample data spanning the period of January 2001 to March 2013 of daily closing price of the selected Indices of National Stock Exchange (NSE): CNX NIFTY, CNX IT, CNX FINANCE, CNX FMCG and CNX ENERGY. The random walk hypothesis is examined using runs test, unit root test (ADF) and Autoregressive Integrated Moving Average (ARIMA) model. The results provide sufficient evidence from the runs test of the weak form of efficiency of National Stock Exchange is weak form inefficient. The result also supported with the ADF test and ARIMA model that successive price are changes in the market, it means that investor put strategy to maintain return based on past price and trends of stock market.

THE GOLDEN ROUTE TO LIQUIDITY: A PERFORMANCE ANALYSIS OF GOLD LOAN COMPANIES

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ABSTRACT

Gold is a highly liquid asset and it was not until recently that consumers leveraged it effectively to meet their liquidity needs through the avenue of gold loan. In India, there has been an upsurge in the volume of gold loan among organised sector players viz. banks and Non Banking Financial Companies (NBFCs). The stigma attached to pledging gold is slowly thinning among people as it an effective assistant at the time of financial need. Over the years, the percentage share of gold loan NBFCs have increased in comparison to other players in the market for which the Reserve Bank of India has issued directives to control their activities. Accordingly, this paper endeavours to evaluate the performance and organizational health of the financial institutions, more specifically gold NBFCs, which are backed by gold jewellery as the main collateral. For interpretation of financial performance, various financial parameters in the form of ratios have been computed over a time-series data. Furthermore, for determining the influential factors with regard to the overall financial performance the technique of multiple regression analysis has been utilised. The findings of the analysis point out that the companies have heavier debt in their capital structure, aggressive lending policy, lower liquidity, decreasing net NPA ratio and higher trend of capital adequacy ratio. There exists a significant scope for growth in the gold loan market and the NBFCs can reap the benefits keeping in mind the possibility of sudden volatility of the gold prices and adhering to the RBI directives towards long-term financial benefits.

STUDY ON THE MANAGEMENT OF CURRENT LIABILITIES OF NEPA LIMITED

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ABSTRACT

The prosperity, civilization and culture of a country depend upon its paper industry. A country which uses the maximum paper, is known highly civilized, developed and educated. The consumption of paper in India is increasing day by day due to the increase in literacy. The "National Newsprint & Paper Mills Limited" was floated by M/s Nair Press Syndicate Limited, as a private entrepreneur, on 25th January 1947, It was the first Newsprint Mill in the country. The management of NEPA was taken by the Madhya Pradesh Government in 1949 and it became a Govt. company in 1959. It is the first indigenous newsprint manufacturing unit in the country. A company's profit, assets and other financial indicators are key information for investors, when deciding whether to buy or sell a company's stock. Lying about those numbers can be an appealing way to keep a company riding high, when they are not actually performing well. The objective of this research is to study & analyze the Current Liabilities of NEPA Limited for the duration of 15 Years from 1987-88 to 2001-02. Index Numbers have been used to analyze and observe the fluctuations in the Current Liabilities of NEPA Limited. The conclusion of this research is that the Creditors and other Current Liabilities of the company have shown drastic increase in their values, therefore a policy has to be made by the company to payback the creditors and other liabilities as soon as possible.

QUALITY OF MEDICAL SERVICES: A COMPARATIVE STUDY OF PRIVATE AND GOVERNMENT HOSPITALS IN SANGLI DISTRICT

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ABSTRACT

This article attempts to discover the service quality offered in public and private hospitals in Sangli district of Maharashtra. In today's competitive environment, hospitals are achieving a phenomenal growth especially in India. The effect of service quality on hospitals has been examined by SERVQUAL Scale framework. Intangible aspects of service performance have a stronger direct effect on service quality of hospitals than tangible aspects. The hospital administration members should improve the intangible aspects according to the up to date technological requirements of the users in order to create a good image and service rendered by the hospitals among the patients. An analysis covering 246 patients revealed that there was an overall service quality gap between patients' expectations and perceptions, as they were dissatisfied with the level of healthcare services rendered in public and private hospitals. Thus, improvements are required across all the five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. In view of this widespread belief, an attempt has been made in the present paper to study the service quality of hospitals in Sangli district (Maharashtra) with a view to offer suggestions to make overall service quality in private and public hospitals more effective and efficient.

DIVIDEND POLICY AND BANK PERFORMANCE: THE CASE OF ETHIOPIAN PRIVATE COMMERCIAL BANKS

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ABSTRACT

The purpose of this study is to examine the relationship between dividend policy and bank performance. To achieve this purpose, data is obtained from Banking Supervision department of national bank of Ethiopia and from the website of banks. The study used panel data constructed from the financial statements of 6 private commercial banks in Ethiopia for a period of 8 years, from 2005-2012. Then empirical testing was made using the Pooled OLS regression model. The empirical results of this study show that dividend policy affects bank performance negatively and significantly. In this study, a proxy of dividend policy is dividend payout measured as dividend to net income of the banks. From the results of the study, the average dividend paid by banks over the study period was 48%. The results also reinforce earlier findings that leverage and size of a bank enhance the performance of banks. However, credit risk has a negative and significant relationship with bank performance. Generally, the result is similar to earlier studies that dividend policy has an effect on firm performance.

CUSTOMER KNOWLEDGE: A TOOL FOR THE GROWTH OF E-LEARNING INDUSTRY

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ABSTRACT

Customer Knowledge is a blend combination of Information, experience & expertise, which is needed for the creation of knowledge during the process of exchange between customer and industry. In e-learning it is concerned with the dynamic integration of systems and people in pursuit of enrichment of the knowledge wealth of learning Industry. On the basis of this we can say that Customer Knowledge is a tool for the growth of e-learning industry and the advantage of such tool is that it gives demonstrator an ability to express his ideas, views and flow of thoughts rather than simply explaining them which may be more confusing when delivered via traditional text instructions. Education industry can create virtual environment in which all aspects of a course are handled through a consistent user interfaces throughout the institution. For e-learning industry Customer knowledge is that knowledge which is not owned by the industry but by others who may not be willing to share such knowledge. Here these two entities are working together with the shared goal in mind and the customer becomes an active and key participant in the knowledge creation process. E-learning emphasizes the opportunities for knowing customer in the digital economy so in this paper research has been conducted to focus on the aspect that e-learning industry's success and growth is dependent on the successful creation, acquisition, management and use of its own and customer's knowledge across its business process.

THE EFFECTS OF ORGANIZED RETAIL SECTOR ON CONSUMER SATISFACTION: A CASE STUDY IN MYSORE CITY

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ABSTRACT

In recent days Retail scenario has grown rapidly and is reaching its zenith. Retailing in India is becoming increasingly important and organized retailing is poised to grow at an exponential rate. Consumers are now enjoying a wide variety of products and services to choose from retailers. Retailers provide genuine value to consumer so that they will be able to establish themselves in the long run. Consumers are emerging as the emperors of retailing in India with their discerning buying attitudes and their ever increasing purchasing power. The present paper is an attempt to know about factors influencing on consumer satisfaction in retail sector through their preference for retail sector, choice for various commodities, price advantages, displays, quality of products, offers and discounts and services provided in retail sector etc. Suitable statistical and econometric techniques like pie chart, correlation, regression, chi-square test and logit model have been used for data analysis. It was found that the consumers are more satisfied with quality of product available in the organized retail sector. And also, the advertisement and offers play a vital role in increasing consumer satisfaction in organized retail sector.

PERCEIVED BENEFITS AND RISKS OF ELECTRONIC DIVIDEND AS A PAYMENT MEDIUM IN THE NIGERIA COMMERCIAL BANKS

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ABSTRACT

The need for more secure dividend payment came in the wake of recurring and high incidence of unclaimed dividends by shareholders. The existing warrant payment system has led to many problems which include poor logistics management and inadequate update of personal data on the part of shareholders. The concept of e-dividend is very new in Nigeria and has therefore become a subject of interest to Scholars and practitioners, especially Professional Accountants, Bankers and Information Technology experts. The paper attempted to examine the perceptions of selected bankers on the influence of e-dividend on banks service delivery cum the resultant effect on shareholders wealth with a view to evaluate the impact of e-dividend at reducing the problem of unpaid dividend. Few studies exist in Nigeria as to the application of e-payment concept to dividend payment. Data collected through questionnaire administered on selected banks in Lagos state were analysed using mean score analysis. The choice of Lagos was due to its predominance of commercial activities and selection by the Nigerian government as cashless policy implementation starting point. The analysis was based on data collected through the administration of structured questionnaires on management staff of First Bank PLC and UBA PLC. The hypotheses formulated were centered on the variables: perceived ease of dividend collection, saving postage time and cost, improved dividend delivery and shareholders preference for electronic dividend. Hypotheses were tested with Z-Score statistics to examine relationship between e-dividend practices and the performance of banks that adopt e-dividend in term of dividend service delivery. The result revealed that bankers perceived e-dividend as promoting ease of collection by shareholders, saving postage time and cost as well as improved dividend delivery service, The result of the study is expected to throw light on the concept of e-dividend and would be of help to shareholders of companies, policy makers and other stakeholders in banking sector at exploring the benefits of dividend payment through the electronic channel. It would also be part of policy consideration in the Nigerian cashless policy implementation.

INDO - CANADIAN TRADE RELATION IN THE MATH OF POST REFORM PERIOD

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ABSTRACT

The longstanding bilateral relations between India and Canada are built upon a "mutual commitment to democracy", "pluralism", and "people-to-people links." In the 1940s and 1960s, because of the personal ties which developed between Indian Prime Minister Jawaharlal Nehru and two Canadian Prime Ministers Louis St. Laurent and Lester B. Pearson Indo-Canadian relations were enhanced. But, India's Smiling Buddha nuclear test had worsened the Indo-Canadian relations in 1974. However, after 1990 Indo-Canadian relations improved due to the major reforms which were introduced in India's domestic economy particularly in trade sector. The larger economic transformation in the Indian economy (1990-91) had attracted the world, where in the Canadian government and business community wasn't exception. In this regard, the proposed paper attempts to study the impact of 1991 reforms on Indo-Canadian trade relations and examine their bilateral trade relations.

IMPACT OF BOARD STRUCTURE ON CORPORATE FINANCIAL PERFORMANCE

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ABSTRACT

Board structure represents one of the core issues in corporate governance. This study investigates the impact of board structure on corporate financial performance in Nigeria. It examines the composition of boards of directors in firms and analyzes whether board structure has an impact on financial performance. Four board characteristics which include: board composition, board size, board ownership and CEO duality (representing the independent variables), were correlated with the financial performance of the selected firms. Regression was used to estimate the relationship between corporate performance and the independent variables. The result indicates that there is strong positive association between board size, outside directors sitting on the board and corporate financial performance. Negative association was observed between directors' stockholding and corporate financial performance. Furthermore, the study reveals a negative association between ROE and CEO duality, while a strong positive association is observed between ROCE and CEO duality. The results imply that large board size performs effectively. There is also evidence that higher proportion of outside directors on the board have a positive impact on financial performance. However, the effect of directors' shareholding on performance (measured by ROE) is negative while the relationship between ROCE and directors' shareholding is strongly positive and significant.

WORK LIFE BALANCE: A SOURCE OF JOB SATISFACTION: A STUDY ON THE VIEW OF WOMEN EMPLOYEES IN INFORMATION TECHNOLOGY (IT) SECTOR

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ABSTRACT

Work life balance entails attaining equilibrium between professional and personal life .It enhances efficiency and satisfaction. India has witnessed unprecedented growth in the field of Information Technology. This sector gives more emphasis to knowledge alone it is non-discriminating in nature. This paper attempts to indentify the various factor which helps to maintain work life balance among women employees in Information Technology (IT) sector. To evidence this study is conducted by taking fifty Women employees with reference to Mysore city. The Primary data would be collected through questionnaire and analyzed with the help of statistical tool, if required.

SCHOOL LEADERSHIP DEVELOPMENT PRACTICES: FOCUS ON SECONDARY SCHOOL PRINCIPALS IN EAST SHOWA, ETHIOPIA

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ABSTRACT

In the 21st century there is a growing realization that principalship is a specialist occupation. The study examines the present practices of leadership development in secondary schools with particular reference to some selected public schools in East Showa, Ethiopia. Questionnaire and interview were used to solicit information from secondary school principals and educational experts. Questionnaire was employed to collect data from school principals and vice principals. Interview was used for gathering pertinent information from experts working at different levels of the education system. Accordingly, 19(nineteen) secondary school principals and vice principals and 6(six) supervisors from Woreda Education offices and Zone Education Department were included in the study. Availability and purposive sampling techniques were used to select the required numbers of principals and educational experts respectively. Percentage, weighted mean, and standard deviation were used to analyze the data. The study revealed that short term trainings and experience sharing appear the major practices that are being used frequently to promote the knowledge, skills and attitude of secondary school Principals. The researcher concludes that short term trainings and experience sharing should not be the only ways to be practiced for professional development of Principals. The paper therefore, suggests that potential principals would attend leadership courses at Colleges/Universities before they are assumed for school managerial positions. Despite the necessity of initial formal training, continuous on-job training, leadership consultancy, coaching and mentoring, experiential learning, role playing and simulations are so vital to promote the leadership skills of secondary school principals.

EMOTIONAL INTELLIGENCE OF THE MANAGERS IN THE BANKING SECTOR IN SRI LANKA

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ABSTRACT

Emotional Intelligence is regarded as a vitally important concept that leaders have to learn for the success of any organization. Based on the Sri Lankan research literature, there was no investigation which had focused to investigate the nature and the level of emotional intelligence among the manager in the banking sector in Sri Lanka. This study investigated the nature and the level of emotional intelligence among the managers in the banking sector in Sri Lanka. A total of 100 managers were selected from systemically important banks in Sri Lanka using the convenience sampling technique. A structured questionnaire was used to measure the Emotional Intelligence. The results showed that the majority of the managers are emotionally intelligent. However, they have moderate knowledge on the concept of emotional intelligence. It was also indicated that the level of Emotional intelligence has been changed according to the gender, age, educational level and working experience of the managers.

IMPACT OF CORPORATE SOCIAL RESPONSIBILITY PRACTICES ON MEDIUM SCALE ENTERPRISES

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ABSTRACT

The study is primarily conducted to assess the impact of CSR practices on the performance of medium scale enterprises (MSEs). The study hypothesized CSR to be multi-dimensional scale comprising local community, employees, suppliers, environment and customers. The data were collected from 84 MSI owners/ managers using snowball sampling, operating in Bari Brahmna, Gangyal and Digiana industrial estates. The three step procedure based on exploratory factor analysis (EFA), item/ reliability analysis and confirmatory factor analysis (CFA) was undertaken to establish the multidimensional CSR scale. The study based on hypotheses testing results confirms CSR to be composite of all the five dimensions. The study concludes with hypothesis results and implications.

IMPACT OF CASHLITE POLICY ON ECONOMIC ACTIVITIES IN NIGERIAN ECONOMY: AN EMPIRICAL ANALYSIS

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ASABA

ABSTRACT

This paper examines the impact of cashlite policy (cashless economy) on economic activities in Nigerian economy. The study thus attempts an empirical analysis of the implications of the adoption of cashlite policy in the economy. To achieve the study objective four impact constructs of cashlite policy were adopted. These were financial inclusion, cash management, e-payment and cashlite schemes. To this end, primary data were collected through structured questionnaire administered on 1000 respondents covering Bankers, Investors, the banking public, financial analysts and economists. The data collected were qualitative responses measured on a 5-point likert scale, ranging from strongly disagreed (1) to strongly agreed (5). The data through the use of E-views statistical software were subjected to ordinary least square regression analysis, normality test and correlation analysis. Findings indicate that the latent variables of financial inclusion were positively related to cashlite policy development but were not statistically significant. This implies a porous link. Findings also revealed, that the indicators for cash management and E-payment are appropriate indicators of variation in economic activities given the introduction of cashlite policy. Consequently, it was recommended, that in order to achieve financial inclusion in the country, Micro Finance Banks (MFB) and rural banking operations should be enhanced so as to reach the unbanked. Equally, to fully realize the impact of cashlite policy in enhancing economic activities there should be effective E-payment system supported by adequate and diverse electronic channels. Lastly, there should be government designed enlightenment programmes to educate a larger segment of Nigerian population on how to operate a cashless system. Full understanding will encourage people into the banking space thus leading to sound and healthy management of cash.

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