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A STUDY ON CUSTOMER'S APPREHENSION TOWARDS MOBILE BANKING TECHNOLOGY

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ABSTRACT

Unlike traditional form of banking, mobile banking has emerged as more convenient and user friendly form of banking. Technology plays an important role in banking sector. Mobile phone is the common technology that becomes part of every individual in this information era. As India is the second largest telecom market in the world and have high potential for expanding banking services using mobile. Mobile banking focuses on customer requirement of anytime, anywhere banking concept into reality. Yet there are number of issues and threats in mobile banking system and the major problem is the non-adoption by the customers. For the research both primary and secondary data were used. The data was collected from 180 respondents from Coimbatore city in the month of November and December 2014. RBI guidelines for mobile banking in India, advantages of adopting this new technology both for the banking sector as well as the consumer and issues which needs to be addressed relating to this new form of banking. The paper also looks at various factors which explain why consumers are not using mobile banking and other technologies in banking. It would also try to how to overcome this problem and increase the acceptance levels. This paper examines consumer adoption of a new electronic payment service as mobile banking and the factors influencing the adoption of mobile banking in India.

TURNOVER ANALYSIS: A CASE STUDY OF AUTOMOBILE INDUSTRY IN INDIA

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ABSTRACT

The main objective of this paper is to test whether there is any significant difference from one automobile firm to another automobile firm regarding the various turnover ratios and offer a suitable suggestions to strengthen performance of automobile industry in India. The data obtained from the annual reports of the automobile firms from the year 2002-03 to 2011-12. The paired samples statistics applied to derive the required results. The study found that there was no significant difference from inventory ratio of TVS Motor Company to the inventory ratio of Tata Motors and also came to know that there was no significant difference from realizing of cash from debtors from the Maruthi Suzuki to the Tata Motors Company. This study also identified from Mahindra & Mahindra to Maruthi Suzuki and from TVS Motor to Mahindra & Mahindra. And also total assets turnover ratio was not remarked significant difference from Ashok Layland to Tata Motors and from Ashok Layland to Maruthi Suzuki.

UNDERSTANDING ORGANISATIONAL CULTURE THROUGH OCTAPACE PROFILE: AN EMPIRICAL STUDY OF THE UNIVERSITY

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ABSTRACT

The study was aimed at understanding the extent of OCTAPACE culture prevailing in the university. The study also emphasize on the comparative analysis of the perception of the academic and administrative staff working in the university towards its OCTAPACE culture. The 40-item instrument used in this study is OCTAPACE profile proposed by Udai Pareek, which gives the profile of organization's ethos in eight values. These values are Openness, Confrontation, Trust, Authenticity, Proaction, Autonomy, Collaboration and Experimentation. A total of 60 university employees were selected for the study by the random sampling method. The study revealed that different dimensions of the OCTAPACE culture exist at varying levels in the university under study. So also the academic and administrative staff working in the university perceives the OCTAPACE culture differently.

A COMPARATIVE STUDY OF SOCIAL ACCOUNTING, AUDITING AND DISCLOSURE PRACTICES APPLIED BY INDIAN CORPORATE SECTOR

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ABSTRACT

The Corporate Social Responsibility (CSR) approach engages companies to contribute towards upliftment of society. The concept of social accounting and auditing are still in the process of development as it is practice by only handful of companies. Stakeholders demand for accountability and transparency towards social performance of company. There is need for companies to manage CSR in professional way so as to deliver positive impact of its social performance on stakeholders. The disclosure practices of companies social responsibility is inadequate in nature as there is no uniform practice applied by corporate sector. The maximum number of Indian companies with certain criteria has to spend at least 2 % of their average net profit of immediately three preceding years on CSR as per new amended Companies Act, 2013 which also ensures that all this funds demands greater accountability, transparency and proper social framework for recording such CSR practices. Researcher has analyzed CSR practices of Indian companies.

CRITICAL FACTORS FOR THE SUCCESS OF EXPERIENTIAL BRANDING IN FLIPKART.COM

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ABSTRACT

The present paper is a research on the practices of customer engagement and Experiential Branding in Flipkart.com, the leading online retail firm in India with the Gallup's customer engagement metric of three levels of rational satisfaction and four levels (in pairs) of emotional engagement. Regular customers of the e-commerce firm in different parts of the country have been the respondents. We have found the applicability of Gallup's formula in Flipkart.com and could trace the differentiating advantages it has given to the company. Our analysis (Discriminant Analysis) also showed a single variable significantly discriminating the customers going for the high or low intensity of repeat purchases. This independent study brings in data and information to the world of e-commerce firms in India, culling out the important metrics that can reinforce the firms in their customer-engaging operations.

DETERMINANTS OF JORDANIAN BANKING SYSTEM ACTIVITIES

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ABSTRACT

The study identifies the effect of debit interest on the Jordanian banking system activities for the period 2000 -2013. It has examined the investment and funding activities consisting of total assets and total liabilities. The required data was collected and analyzed by the E - views statistical analysis package using a number of tests , each of them was the unit root test to identify the stationarity of the data in the time series and the test method of least squares regression analysis in test (OLS) to verify the hypotheses of the study. The results indicate that there is a statistically significant positive correlation between the size of the debit interest and the total assets in the banking system, but there is no statistically significant correlation between the debit interest size and the total liabilities in the banking system. The debit interest variable does not have a predictive ability of the total shareholders' equity in the Jordanian banking system for the period (2000-2013). The study recommends that actions should be taken to reduce the size of the interest of the Jordanian banking system through the use of proper monetary policy and fiscal policies.

ASSESSING THE MEDIATING ROLE OF SOCIAL IDENTITY ON THE RELATIONSHIP BETWEEN SOCIAL NETWORKING SITE USAGE AND BRIDGING SOCIAL CAPITAL

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ABSTRACT

The advance of web technology has allowed the different segments of society to have access to Social Networking Sites like Facebook. This study examines the relationship between social networking site (SNS) usage, social identity and bridging social capital for the student community. Data for the study were collected during May 2014 by using a questionnaire completed by the MBA students at Cochin University of Science and Technology. The study found that the social networking site usage significantly related to bridging social capital. Findings suggest that social identity acts as a partial mediator on the relationship between social networking site usage and bridging social capital. The study suggest that the relationship between social networking site usage and bridging social capital studied in western countries can be very well applied to Indian context as well.

IMPACT OF THE REFORM OF LIBERALIZATION ON EMPLOYEES' PRODUCTIVITY OF ETHIOPIAN LEATHER INDUSTRY

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ABSTRACT

Although the concept of productivity is a widely used subject by politicians, economists, engineers, and media, it is often vaguely defined and poorly understood. In practice, this lack of knowledge results in productivity being ignored by those who are preaching about it in order to influence production process. Thus, the objective of this study is to discuss the basic meaning of the term "productivity" and its relation to employees' motivation and performance. Moreover, the study attempted to see whether a new reform has brought about any significant change on employees' performance and resulted in higher productivity than ever before. To this effect, the study employed secondary data collected from various sources as may be shown under methodology. The collected data were substantiated using structured interview to officials at different posts working in the industry. As the study used two matched samples pre- and post- liberalization periods, a paired t-test is used to verify the set hypothesis using Microsoft Office Excel for computations. Finally, the study results indicated that a new economic reform has brought about a significant change on productivity of employees of Ethiopian Leather Industry

INTEGRATED MARKETING COMMUNICATION IN POLITICAL CAMPAIGNING: A SUCCESS STORY OF BJP IN 2014 LOK SABHA ELECTION

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ABSTRACT

The case study highlights the marketing strategies used by the Bhartiya Janta Party to lure the prospective Indian electorate towards them before the Lok Sabha elections which had taken place in April, 2014. The thrust of this case is on the usage of integrated marketing communication. The induction of the Integrated Marketing Communication in the marketing plan of the BJP has been studied and analyzed in the case study with the aim of finding out the components of the IMC which have had the maximum positive effect on the BJP's election campaign. The BJP used different marketing tools such as direct marketing, advertising, public relation, publicity, e-marketing, social media etc. for the promotion of their election manifesto and to give the voters a better view of their administrative plan.

DIMENSIONS OF OPERATIONAL EFFICIENCY OF INDIAN PAINT INDUSTRY: AN EMPIRICAL STUDY

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ABSTRACT

The operating efficiency of a corporate enterprise has been measured in terms of production, capacity utilisation, sales and market share. The study aims to the operating efficiency of companies so as to determine the overall success of an industry. The growth of the industrial sector promises to spur employment opportunities, increases per capita income, improve the standard of living and increases GDP and tax revenue of the government. Hence, it is necessary to study the operating efficiency of companies so as to determine the overall success of an industry. In this paper, an attempt has been made to analyse the production, capacity utilization, sales and market share of selected companies in Indian Paint Industry. The results of the study revealed fluctuating trend in all the period. The projections obtained through linear time trend model revealed that majority of the selected companies in Indian Paint industry showed increasing trend of production, capacity utilization, sales and market share in the years to come.

ATTITUDE OF CUSTOMERS TOWARDS INTERNET BANKING: A CASE OF NAMAKKAL TOWN, TAMIL NADU

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ABSTRACT

The term electronic banking can be described in many ways. In a very simple form, it can mean the provision of information or services by a bank to its customers, via a computer, television, telephone, or mobile phone. It has emerged as a strategic resource for attaining efficiency, control operations, productivity, and profitability. There are several major challenges and issues facing the e-banking industry today. However, it should also be noted that there are still customers who fear to make use of Internet banking, as they are concerned with security aspects of such a system. The present study is a survey among 200 State Bank of India in Namakkal town, Tamil Nadu, India. The study concludes that customers are more reluctant to use internet banking even it has inherent risk. Hence, banks should design the website to address security and trust issues. The recommendations to the banks are that they have to increase the level of trust between banks' website and customers.

ADVERTISING ON SOCIAL MEDIA: THE INDIAN SCENARIO

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ABSTRACT

Social media advertising has become an important part of companies' marketing mix because of both – the rise of the social media platforms and the availability of a large number of target audience at one place. Businesses have realized the potential for reaching out to a large number of audience at one go, by using their social media pages and profiles. Social media marketing involves publishing user friendly content on social networking websites in the form of texts, messages, images, videos, etc. Carrying out a successful social media advertising campaign is a challenging task. The paper at length talks about the meaning and rise of the social media, with special emphasis on India and discusses some case studies to come up with the essentials of a successful social media advertising campaign.

THE PROMOTIONAL STRATEGY IN COMPETITIVE SMARTPHONE MARKET: A CASE STUDY OF INDIAN AND CHINESE MOBILE HANDSETS COMPANIES

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ABSTRACT

In the real sense, India is the second largest mobile phone market and third largest Smartphone market across the world that makes it particularly attractive. There are over 200 brands vying for 250 million units a year mobile phone market. As the market transitions to Smartphones, an array of Chinese manufacturers have headed to India recently, with Lenovo, Xiaomi, Gionee and Oppo-- all are boasting a good portfolio of Smartphones. Not only this, Indian companies have built their sales through massive imports—the bulk of that from China. Thanks to huge economies of scale, Chinese manufacturers hawk mobile devices at rock-bottom prices to these Indian firms. Therefore Xiaomi has sold over 95K devices in its first month of launch and even a lesser known company, Gionee is making its presence felt in the Smartphone market with a correlated competition with India in terms of selling Moto G & Moto E models. This article expresses the competitive idea of Indian and Chinese promotional market strategies adopted by their smart phones handsets companies and evaluates the factors that are helping Chinese Smartphones to become an Indian market capturing hegemon with a cheaper cost promotional strategy. This article also addresses some segment-related issues that show some promotional weakness of Indian handset companies to promote smartphones.

YOUNG E-SHOPPERS' PERCEPTIONS ON LEADING ONLINE RETAILERS - WITH SPECIFIC REFERENCE TO E-SERVICE QUALITY AND E-RECOVERY DIMENSIONS

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ABSTRACT

Internet shoppers in India are growing day by day. Though low price and web presence were initially thought to be the drivers of success, service quality issues soon became pivotal in online retailing. When consumers could not complete transactions, products were not delivered on time or at all, e-mails were not answered, and desired information could not be accessed, the viability of web channels was threatened. Apart from e-service quality e-recovery measures are extremely important with online service quality because consumers are just one click away from switching to another e-retailer. Many researchers have focused on Web site interactive quality while ignoring other aspects such as outcome quality and recovery that could have just as much impact on quality perceptions of an online experience. The present study aims at understanding e-shoppers' perceptions on e-service quality and e-recovery dimensions of leading online retailers in India.

AWARENESS ABOUT AVAILABILITY OF EDUCATIONAL LOANS FOR HIGHER EDUCATIONAL PROGRAMMES AMONG THE PU STUDENTS OF BANGALORE CITY

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ABSTRACT

The objectives of this paper is to study the practices followed in selecting the beneficiary student for grant of education loan for pursuing higher studies in Bangalore; problems faced by applicants; background of the problematic borrowers and steps taken to overcome the problems in getting loans. This research paper uses statistical analysis. From the analysis it can be concluded that a student pursuing higher professional courses is more likely to get education loan. Similarly, banks prefer giving loans to students seeking admission in government owned/approved institution. However, there does not seem to be any discrimination between students with or without prior work experience, for getting education loan. This paper is useful to aspiring students

FACTORS THAT MAKE THE DIFFERENTIATION IN THE SERVICE SECTOR

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ABSTRACT

The promotion of economic activities offered by a business to its clients. Service marketing includes the process of selling telecommunications, health treatments, financial, hospitality, car rental, air travel, hair cut, counseling by lawyers and professional services. If we take any of the areas mentioned or otherwise, there will be services factor included in this. Some long years back, the service factor for only found more evidently in the industrial goods than fast moving consumer goods or perishable items. A few decades back of what services used to be for the high involvement products & that which has a low brand differentiation, has now started emerging even in the convenience goods & eatables. The growth in the competition & the technology saturation has given rise to the demand in the services factor in more or less every industry today. The differentiation was a part of the marketing before & also in the present context. But in the present marketing strategy, the organizations have to rely mostly in the way they offer services of their products in short & at large to the customers. As one of the popular saying goes "history repeats"- the companies have to sustain the present competition with service differentiation. The fact that the technology improvement goes hand-in-hand with service aspect, is evidently seen in the recent time because of fast changing requirement of customers expectation.

ADAPTABILITY OF QUALITY MANAGEMENT IN HUMAN RESOURCES OF PUBLIC TRANSPORT SYSTEM

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ABSTRACT

There arise regular complaints from the part of customers through the print and visual media about the service provided by the public transport system. With the growth in vehicle utilization, ownership and utilization private transport system also come into play. This results into heavy competition between private and public transport system. As a result public transport system starts to become a loss making company. This study is meant to check the adaptability of employees of state public transport with Quality management standards. Proper comparative study on the literatures and KSRTC system, analysis parameters got evolved into four parameters- Attitude of employees, Training and Education, Service quality & leadership quality and Improvement strategies. Conductors are the employees who are in direct contact with the customers for providing the service. So conductors are provided with well structured questions which contain the factors affecting the four parameters. Structured interview is done for those conductors who are reluctant to answer the questionnaire. Data is also obtained through direct observation and discussions with other office staffs. The main research objective is to analyse the four factors which helps to measure the adaptability of quality management in human resources in public transport system. The research methodology consists of preparing a detailed questionnaire based on the four factors that affect the quality management. Opinion of 100 conductors is taken to study the factors. The data obtained is analysed using software MS Excel and analysis has been done to draw result and conclusions. According to the results of the study, human resources that are in direct contact with customers in providing services are adaptable to quality management.

EFFECTIVENESS OF TRAINING FOR HUMAN RESOURCE DEVELOPMENT: A CASE STUDY OF A PUBLIC SECTOR BANK IN ODISHA

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ABSTRACT

The role of banking sector is very essential to face global challenges as one of the most essential service sectors. Today, in India the service sector is contributing half of the Gross Domestic Production and the banking industry is a major contributor to it. The significant role of banking industry is indispensable to speed up the economic development. At the same time, global economic condition demands highly skilled workforce in banking sector to face competition from the private players. Indian nationalised banks need efforts to improve skills of manpower across the discipline in an inclusive manner. The workforce requires skill development programmes like effective training to encounter the emerging needs of global challenges. This paper aims to identify the different training needs for different levels of employees in public sector bank. Data analysis was conducted using Chi-Square test to study the significance of the statements in assessing effectiveness of training for human resource development. Mean and standard deviation were used to compare the level of satisfaction with regard to effectiveness of training among executive and non-executive employees. Results show that employees are not provided with human skill training to develop human relation competencies. It also reveals that employee participation in determining the training need is very low in public sector banks. Executive employees go with a clear understanding of the knowledge and skills they expected to acquire from training sponsored by the bank. Most of the employees feel discontented regarding the selection of external training programmes because enough information about their quality and suitability is not collected.

EMPLOYER BRANDING: EMPLOYER OF CHOICE

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ABSTRACT

As war for talent is growing companies easily loose qualify talent by being perceived as undesirable place to work .Employer Branding--defined as the process of placing an image of being a "great place to work" in the minds of potential employees--influence the firms' success in increasing the quantity and quality of applicants and retaining their current employees Employer branding is important as employers wish to recruit and retain skilled employees Since firms operate in an environment of intense global competition, a strong employer brand emerged as the key to winning this war for talent Employer Branding is recent buzz in corporate world . The term was first used in early 1990s, published in journal of business management & since become widely adopted by global management community. The present paper briefly provides overview of employer branding ,its importance & strategies companies should adopt to make their company desirable to work for. The data required for the study has been collected from secondary sources.

HUMAN RIGHTS OF AN ACCUSED PERSON UNDER CRIMINAL JUSTICE SYSTEM IN INDIA

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ABSTRACT

The Constitution of India as well as the International Commissions, Treaties and Covenants on Human Rights attaches great importance to the protection of life and personal liberty of an individual and emphasis on the respect for human dignity. The basic laws i.e. substantive and procedural, stress the need to strictly observe the human rights in the administration of criminal justice in its true letter and spirit. Presumption of innocence of an accused is a legal presumption and should not be destroyed at the very threshold through the process of media trial and that too when the investigation is pending. In that event, it will be opposed to the very basic rule of law and would impinge upon the protection granted to an accused under Article 21 of the Constitution. The present system of administration of justice is very complicated and it has become very difficult for a common man to reap out of it. In Indian perspective, Non-Governmental Organizations (NGOs) are playing commendable roles in responding to the mass voices of weak, meek, poor, suppressed, downtrodden and exploited people and has emerged as a powerful protective shield of assistance in the field of legal battle to the needy persons. It is remarkable to note that the positive role which the Non-governmental organization (NGOs) in India can play in furthering the cause of human rights has been duly recognized both by the protection of Human Rights Act, 1993 and the National Human Rights Commission (NHRC). The Commission also encourages and utilizes the NGOs for organizing Seminars, training programmes and in spreading human rights awareness.

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With sincere regards

Thanking you profoundly

Academically yours

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