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AN EXTENDED TECHNOLOGY ACCEPTANCE MODEL AND THE IMPACT OF EXTERNAL VARIABLES IN ASSESSING CUSTOMER ADOPTION OF INTERNET BANKING SERVICES

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ABSTRACT

Innovation is a constant process and is vital for the Indian banking industry. New services are added to the bunch of banking services frequently. Review of literature indicates that many researchers have studied various determinant factors that influence customer adoption of retail banking services by using the technology acceptance model. But the effect of the demographic variables, security perceptions, confidentiality risks affects the customer adoption of these services. In this study the technology acceptance model has been extended with the introduction of the perceived risk factor. This construct helps to evaluate the determinants that influence the usage of internet banking services and to examine the influence of demographic variables. Based on a data survey of 695 internet banking users of Bangalore and Mysore districts, the results revealed that perceived usefulness and perceived ease of use have an impact on the user's behavior. The results provide recommendations for formulation of customer policies that promote loyalty and future repeated usage.

IMPACT OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) ON THE PERFORMANCE OF SMALL AND MEDIUMS SIZE ORGANISATIONS (SMEs)

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ABSTRACT

Resent decade information and communication technology creating a big impact in social, economic and personal development. It becomes an important object of scientific researches in this decade. By Implementing of information and communication technology in various organisations they gain and exploit the positive outcomes (growth in production, efficiency, effectiveness and organisation expansion etc.). This article is totally based on logical, systematic and comparative analysis of scientific literature. Result of this scientific research work indicate that information and communication has impact of Improvement of internal and external organisational performance, organizational process and their communication capabilities.

A STUDY ON INVESTING BEHAVIOUR AND PATTERN OF COLLEGE EMPLOYED WOMEN IN BANGALORE

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ABSTRACT

Women comprise nearly half of the population in India as per recent census data (2011). The status of the women population has undergone a tremendous improvement in the past 30-40 years. Women have reached summit both on educational and employment front. Investment is an activity of putting to productive use the money saved, so as to earn a reasonable return on the funds instead of keeping it idle. The researcher proposes to conduct a study on investment behaviour of women employees working in colleges. The objective of the study is to find out the awareness level and the motives behind investment of women employees in colleges. The study is descriptive in nature. The researcher proposes to use statistical tools for the purpose of analysis. From the study the researcher wants to understand the awareness level, purpose of investment and the perception about investment with regard to women employees especially in colleges.

DOES EMOTIONAL INTELLIGENCE AFFECT EMPLOYEE ENGAGEMENT? A STUDY IN THE PRIVATE HEALTH CARE INDUSTRY OF KOLKATA

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ABSTRACT

Success of any organization largely depends upon its productive workforce. Employees may be motivated on the job by factors like, sense of achievement, recognition, enjoyment of the job, promotion opportunities, responsibility, and the chance for personal growth. Research has demonstrated that emotional intelligence plays significant role in influencing the performance and productivity of employees at workplace. Employee engagement is a relatively new construct in academic literature and an increasingly popular idea in practice. Proponents claim a strong positive relationship between employee engagement and business success, and outcomes including retention, productivity, profitability, and customer loyalty and satisfaction. It is known as the level of commitment and involvement an employee has towards their organization and its values. An engaged employee is always aware of organizational objective, and to work with peer group members to improve performance for the benefit of the organization. Whereas emotional intelligence is the ability to recognize and monitor one's own emotions, ability to motivate one self and being empathetic to others. Significant requirement of research is to be conducted in the Indian context to study the relationship between emotional intelligence and employee engagement which has become the topmost challenge for the organizations in today's world of cut throat competition. The paper attempts to investigate the relationship between employee engagement and emotional intelligence among health sector employees. For the purpose of data collection, questionnaires were administered among 95 respondents from health sector organizations located in the region of Kolkata. Pearson correlation analysis was utilized as a tool to determine the relationship between employee engagement and emotional intelligence.

LITERATURE REVIEW ON JOB SATISFACTION OF ACADEMICIANS OF HIGHER EDUCATIONAL INSTITUTIONS OUTSIDE INDIA

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ABSTRACT

The main aim of this research paper is to summarize all the research work done by various researchers on the topic Job satisfaction of teachers of Higher Educational Institutions outside India. In order to make this paper meaningful and helpful to other researchers the authors have left no stone unturned by reading and summarizing articles from number of journals, thesis, literature reviews and reviewed books available on net. This article is different from other research papers because it covers what all different factors were taken into consideration by different researchers to measure job satisfaction of faculty members, what statistics has been applied, how data is collected and what is the result of such research in higher education Institutes. From the review of literature, it has been found out that job satisfaction is very critical aspect. Its level and factors affecting is different from person to person, place to place. So nothing can be standardized about it with full surety. It has also been found out that Researchers have linked job satisfaction with Stress, Job commitment, Motivation, Personality, communication, Turnover and much more. This paper is a contribution because nothing like this is done before, though there is research paper on review of literature on Job satisfaction of Higher education teachers but it a mixed paper covers studies from India as well as outside India. Moreover, it does not provide all the details which are provided by this research paper.

EDUCATIONAL WELFARE SCHEMES ON SCHEDULED CASTE AND SCHEDULED TRIBES IN RURAL AREA IN THE STATE OF TAMIL NADU

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ABSTRACT

The purpose of this paper is to observe the Education Welfare Schemes for Scheduled Castes and Scheduled Tribes in the State of Tamil Nadu. The education scholarship schemes classified into five categories. In these five categories are Post-Matric Scholarship (beyond the X Standard), State Government's Special Post-Matric Scholarship (beyond the X Standard), Scholarship scheme up to X Standard (Pre-Matric) for the children of those engaged in unclean occupation, Higher Educational Special Scholarship (HESS) and Overseas Scholarship. In this result indicate that the officials not properly going in time. So, the welfare schemes are highly motivated to increase the enrolment among to the people of SC/St at school level education and college level education. The amount provided by the government for educational development of the community, students like Scholarship, Loan scholarship and Incentives

DOES WOMEN EMPOWER THROUGH SELF HELP GROUPS? A STUDY IN RANGA REDDY DISTRICT, TELANGANA, INDIA

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ABSTRACT

Self-help is the practice of bettering oneself without relying on the assistance of others. Women taking a part in SHGs have apparently generated extremely large influence upon the life pattern and style of the poor women and providing a great confidence within them at various levels of people and the society as a whole. Different groups of people are come together with the aim of identifying and solving their common problems by sharing among the group members. It is one of the more desirable and attractive scheme with the less effort. This is a method which is used to reduce the poverty and increase the women self-earning activities and monetary benefits in India. The purpose of the present study is to analyse whether the SHGs empower the women or not. The main objective the present paper is influence of SHGs on women empowerment in Saroor Nagar Mandal of Ranga Reddy District in Telangana. In this study a simple statistical tools employed for analyzing the data. On the basis of analysis, it is observed that the major findings of the study are the positive impact of SHGs on Women Empowerment.

ASSESSING CONSUMER SATISFACTION IN E-BANKING OF BANKS IN BANGALORE CITY OF KARNATAKA STATE

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ABSTRACT

In today's modern business scenario e-commerce is playing a vital role. Every single economic activity is also being conducted on electronic platform (e- platform). New avenues are quickly adopted in the banking sector. Due to technological transformations, new emerging computer networks, latest trends in information technologies, shift in the paradigm in business to e-business entire world is reduced to global village. Through E-commerce, the business world has overcome the time barriers, economic barriers, geographical barriers. Business is conducted 365 days, 24/7.

DETERMINANTS OF GROWTH IN MICRO AND SMALL ENTERPRISES (MSEs): A CASE OF JIMMA TOWN

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ABSTRACT

The government of Ethiopia has paid due attention for the promotion and development of micro and small enterprises as they are important vehicle to enhance employment, economic growth and equity in the country. The purpose of the study is to analyze the growth determinants of MSEs growth in Jimma town. In line with the objective, the role of initial investments on the firm, location and sector in which the firm operate, marketing access and business development service as main determinants of growth of an enterprise was analyzed. The binary model which is logistic regression was used to see the effects of identified determinant on growth of MSEs using change in employment size as proxy of growth. The binary choice result shows as location different has a significant effect on the growth of MSEs with accessible/town centre growing faster than those inaccessible/out of town. In addition, the initial investment on the firm and the sector in which the MSEs operates matter a lot for the growth of these enterprises. Hence, government and non-government organizations need to take these factors in to account to accomplish better result and increase the potential contribution of MSEs to the economic growth of the country.

OPTIMAL PORTFOLIO CONSTRUCTION IN SELECTED MANUFACTURING SECTORS WITH REFERENCE TO NATIONAL STOCK EXCHANGE (NSE)

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ABSTRACT

The main focus of this research is to construct an optimal portfolio in Indian stock market with the help of the Sharpe single index model. Portfolio construction is an important process of the investors for investment in the equity market. A good combination of portfolio will give maximum return for a particular level of risk. In this research, Automobiles, Cements, Paints, Textiles and Oil & Refineries sectors have been taken into consideration for construction of portfolio. Companies were selected from five sectors and ranked them based on excess return to beta ratio. The cut-off point was calculated and highest value is to be taken as a base for calculation of money to be invested in each stocks. This research findings and suggestions would be helpful to investors.

EFFECTIVE COMMUNICATION: A NEED OF BUSINESS

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ABSTRACT

Communication is an aid used in everyday life, be it personal or business. In the business world communication is very important for the daily operations of the company it affects sales and profitability of the company without good communication internal and external structure of a business can face numerous challenges. Communication constitutes a very important function of management. It is said to be the number one problem of management today. Nothing happens in management until communication takes place. Without communication we cannot live or work together in an organized way. There are three types of communication verbal, written and expression are used internally and externally to conduct a business. Effective communication strengthens the connections between a company and all of its stake holders. Problems with communication occurs when the way in which we express ourselves is not fully understood and appreciated by those we want to communicate with. Some of these differences are within our control and others are not. It is essential to deal and cope up with these communication barriers so as to ensure smooth and effective communication.

WOMEN ENTREPRENEURS IN INDIA: OPPORTUNITIES & CHALLENGES

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ABSTRACT

The liberalization policies of India have made women entrepreneurship gain its prominence. The policies of the government and the institutional framework for developing entrepreneurial skills, providing vocation education and training has increased opportunities for the economic empowerment of women. Government of India has also introduced National Skill Development Policy and National Skill Development Mission in 2009 to provide skill training, vocational education and entrepreneurship development to the emerging women work force. However, it is not the responsibility of Government alone to provide entrepreneurship development and skill training. The other stakeholders should also be responsible enough for the growth and development of women entrepreneurship in urban cities as well as rural areas. The eradication of poverty can be achieved by motivating both urban and rural women to start cottage industries. To support women entrepreneurship, many rural based small enterprises have been encouraged by the government by various schemes such as Integrated Rural Development Program (IRDP), Training of Rural Youth for Self-Employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA). In this 21st century, women-owned businesses enterprises are more dynamic in their operations and functions and are playing a prominent role in society and the economy. These enterprises are performing excellently with so many hindrances as well as opportunities, inspiring the academics to focus on this interesting phenomenon. This paper focuses on the challenges faced by the women entrepreneurs in our country and the opportunities that may be utilized by them for the growth and advancement of their business.

A STUDY ON FINANCIAL INCLUSION IN RURAL INDIA BY REGIONAL RURAL BANKS

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ABSTRACT

Financial Inclusion is a necessity for a country where a large part of the poor resides. We know that 70% of the population lives in rural areas of India. Access to finance by the poor and vulnerable groups is a prerequisite for poverty reduction and social cohesion. Financial inclusion is a means of ensuring access to suitable financial products and services needed by susceptible groups such as weaker sections and low-income groups at an affordable cost in a fair and transparent manner by mainstream financial institutional players. In our country, Reserve Bank of India (RBI) has formulated the policy of financial inclusion with a view to provide banking services at an affordable cost to the disadvantaged and low-income groups. Since 1975, Regional Rural banks (RRBs) are being regarded as a significant Rural Financial institution for promoting sustainable economic growth. This study is an attempt to investigate the significance of regional rural banks in the financial inclusion. Since the bank has penetration to the rural areas, it might have influencing role in the development programmes in rural India.

CONSUMER PERCEPTION TOWARDS AAVIN MILK AND MILK PRODUCTS IN COIMBATORE TOWN

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ABSTRACT

The present study makes an attempt to study the socio economic profile of the consumers and to test is there any association ship between socio economic factors and factors to influence the purchase of Aavin milk products. 354 samples are selected randomly. Statistical tool such as Chi-square and frequency distribution test are used. Result concluded that there is an association ship between socio economic factors and factors to influence the purchase of Aavin milk products.

A REVIEW OF LITERATURE ON STRESS MANAGEMENT: WORK RELATED STRESS OF EMPLOYEES

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ABSTRACT

Stress is a common issue in everyone's life. Right from birth to final stage of a life Stress has been associated with every human life in different situations. However, stress is not always bad. Some stress is always necessary to motivate and stimulate us, and also benefits us. Stress is a fact of every human life and mostly experienced by the employees in work place. In this paper an attempt was made to know about the stressful situations of an employee in the workplace.

THE IMPORTANCE OF THE USE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ACCOUNTING EDUCATION: A CASE STUDY IN BOTHO UNIVERSITY

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ABSTRACT

This paper basically looking at the use of Information and Communication Technology in teaching and learning of Accounting, how it affects the academic performance of the learners, the factors that act as hindrances in the use of such facilities and how to improve the use of such facilities in the content delivery and concept mastery could be possible. The study is conducted at Botho University, Francistown and the participating group was Lecturers and learners in Accounting programs. Questionnaires were used to collect information from participants and stratified random sampling method was used to pick the samples from the population. The findings showed that all lecturers use Information and Communication Technology facilities for preparations of lessons and presentation of the content delivery. They also agreed that the use of Information and Communication Technology gadgets in a reciprocal way enabled the teaching and learning very interesting, time saved and results oriented. The study also revealed that most of learners enjoy and understand the concepts very well if the lecturer delivers the contents using Information and Communication Technology gadgets and at the same time the use of Information and Communication Technology by learners were very minimum, because of a number of factors such as lack enough knowledge on the uses of such gadgets, lack of interest and at times hindered by lack of enough bandwidth. Training sections for lecturers and especially for the learners on the use of Information and Communication Technology gadgets and on updated software, provide high speed network systems, proper monitoring to see both lecturers and learners use technology more frequently, equip all classrooms with Information and Communication Technology facilities and proper maintenance of all technology gadgets for efficient functioning of such gadgets were some of the action plans suggested by the participants.

A STUDY ON INDIVIDUAL TAX PAYERS' PERCEPTION TOWARDS e-FILING SYSTEM IN INDIA WITH SPECIAL REFERENCE TO BALLARI CITY

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ABSTRACT

Recent days, getting or transmitting information is much faster because of internet. In this regards, government also take major initiative programs with the usage of internet in order to make implementation of E-Governance, a transparency and rapid the policies to the public. One among that is E-Filing. Payment of Income Tax via internet to government's account directly is a reforming concept in order to overcome from the drawbacks of offline payments. It is widely accepted that a major portion of potential tax revenue is not collected because of poor governance and high tax evasion in India. Adoption of the E-filing system for income tax is a prominent type of E-governance. Government makes use of information and communication technology to collect tax from citizens. This study attempts to find out tax payer perception towards an online system for filing individual income tax returns and also aims to find out awareness and level of satisfaction towards e-filing. Tax payers are moving towards e-filing for accurate and easy returns, convenient options, safety and secure, faster refunds and payment flexibility. It benefited to both taxpayers and government. Presently only few individual tax payers are using this new effective method of filing income tax return through online and make e-payment tax.

CREDIT CRUNCH AND FINANCIAL CRISIS EFFECT ON CONSUMER BUYING BEHAVIOUR

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ABSTRACT

Consumer buying behaviour is a complex phenomenon, which is comprised of a bundle of decision-making processes, economic determinants and market stimuli. Consumer purchasing behaviour has been attracting the interest of a great number of academic and commercial parties for many years. The complexity of the processes with which consumer purchasing can be associated has made the phenomenon considerably difficult to be predicted and controlled. However, as consumers are the most essential source of revenue for business organisations, therefore their behaviour is of significant importance for achieving market survival and financial prosperity. This is the reason why the present dissertation is focused on researching and analysing the phenomenon in the present financial crisis. As the current crisis is already recognised to be having a major effect on many economic and social aspects of the United Kingdom, the researcher concentrates specifically on revealing the effects the present economic downturn has on the buying behaviour of consumers. The author is highly interested in revealing the disturbances that can be identified to occur and thus provide valuable insight to commercial and academic parties in the context of predicting and controlling consumer purchasing patterns. The dissertation is specifically focused on analysing the buyer behaviour changes from a marketing perspective. The author provides a number of suggestions, which were extracted from the conducted secondary and primary investigation. The developed propositions outline the various considerations companies should integrate in their marketing campaigns in order to perform successfully, despite the financial crisis and economic downturn.

CONSUMER ATTITUDE TOWARDS INTERNET SERVICE PROVIDER**KARTHIKEYAN.B****Ph. D. RESEARCH SCHOLAR (FULL TIME)****DEPARTMENT OF COMMERCE****PSG COLLEGE OF ATRS & SCIENCE****COIMBATORE****ABSTRACT**

Internet plays a major role in the technology development. Internet is a big boon for the technical and research development for the present as well as for the future period. The researcher in the study focuses on the attitude of various consumers regarding about the different internet service providers. Internet services are to be made prompt and easy to operate in quick speed. The area of the study is conducted in Coimbatore city. The sample design of the study is convenience sampling. The source of researcher study is based on primary data collection among 100 respondents. The statistical tools used in the study are percentage analysis and chi-square test.

GREEN MARKETING: CHALLENGES AND OPPORTUNITIES**M. SELVAMUTHU****STUDENT****DEPARTMENT OF COMMERCE - CA (PG)****KONGU COLLEGE OF ARTS & SCIENCE****KARUR****S. PRAVEENKUMAR****STUDENT****DEPARTMENT OF COMMERCE - CA (PG)****KONGU COLLEGE OF ARTS & SCIENCE****KARUR****A. DHIVYA****STUDENT****DEPARTMENT OF COMMERCE - CA (PG)****KONGU COLLEGE OF ARTS & SCIENCE****KARUR****ABSTRACT**

Green marketing is a phenomenon which has developed particular important in the modern market. This concept has enabled for the re-marketing and packaging of existing products which already adhere to such guidelines. Additionally, the development of green marketing has opened the door of opportunity for companies to co-brand their products into separate line, lauding the green-friendliness of some while ignoring that of others. Such marketing techniques will be explained as a direct result of movement in the minds of the consumer market. As a result of this businesses have increased their rate of targeting consumers who are concerned about the environment. These same consumers through their concern are and opportunities integrating environmental issues into their purchasing decisions through their incorporation into the process and content of the marketing strategy for whatever product may be required. In this research paper, main emphasis has been made of concept, need and importance of green marketing. Data has to be collected from multiple sources of evidence, in addition to books, journals, websites, and newspapers. The paper identifies the three particular segments of green consumers and explores the challenges and opportunities businesses have with green marketing. The paper also examines the present trends of green marketing in India and describes the reason why companies are adopting it and future of green marketing and concludes that green marketing is something that will continuously grow in both practice and demand.

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