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CUSTOMER RELATIONSHIP MANAGEMENT: A CASE STUDY OF BRITISH TELECOM BROADBAND CUSTOMERS

HYDER KAMRAN **LECTURER** OMAN COLLEGE OF MANAGEMENT AND TECHNOLOGY BARKA

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ABSTRACT

Efforts made in extant literature to link the components of customer relationship management (CRM) strategy to its implementation are insufficient. This paper aims to provide insights on the core components of CRM and focuses on the 'trust' component in the British Telecom (BT) sales advisor-customer interaction process. The purpose is to improve the quality of the dialogue between customers and sales advisors. A case study of CRM implementation at British Telecom (BT), U.K. was carried out using open-ended, face-to-face interview methods and a survey questionnaire to collect data from key informants at both the strategic (managerial) and operative (sales advisors) levels. The empirical study focused on the quality of dialogue necessary for the successful implementation of a sustainable CRM strategy. Results show that relational benefits are directly linked to the presence or absence of the 'trust' component in the interaction with customers. Developing relationships should not be used as a tactical weapon but should represent a strategic approach to the buyer-seller exchange. Findings also show that successful CRM strategy requires a genuine relationship that is characterized by dimensions such as trust, reliability, shared history and values, mutual respect, caring, empathy, warmth, social support, and effective two way communications. Attempts made in extant literature to define CRM have been varied. A theoretical model on which future empirical analysis should be based on when conceptualizing CRM should consist of direct feedback from customers rather than on observation alone. CRM is a strategic business and process issue not merely a technology solution as is more often conceived in practice. The CRM process is a continuous learning process where information about the individual customer is transformed into a customer relationship. The richness of dialogue during interaction is the stepping stone of CRM. An integrative framework that can help facilitate the successful implementation of a sustainable CRM strategy in the telecommunication industry. The study links the components of CRM strategy with the key dimension of its implementation. The paper contributes by anchoring itself as a focal point from among the diverse existing literature on the subject matter.



INFLUENCE OF ORGANIZATIONAL STRUCTURE, SOCIAL INTERACTION AND DEMOGRAPHICAL VARIABLES ON ORGANIZATIONAL COMMITMENT: AN EMPIRICAL ASSESSMENT OF TWO LEVELS OF EMPLOYEES OF SAUDI ARABIA

DR. NASSER S. AL-KAHTANI **DEAN** COLLEGE OF BUSINESS ADMINISTRATION, AL-KHARJ SALMAN BIN ABDULAZIZ UNIVERSITY KINGDOM OF SAUDI ARABIA

ABSTRACT

The Study investigates the influence of organizational structure, social interaction and demographic variables on organization commitment among employees, selected from various ministries of Saudi Arabia. This was for the purpose of ascertaining the most influential variables on employees' commitment to organizational goal achievement in Saudi Arabia. The sample consisted of 1,022 employees of Saudi Arabia located at Riyadh. Research questions and instruments containing organizational commitment, organizational structure variables, social interaction variables and demographical variables were used to gather the information about the employees. Multiple regression and step wise regression methods were used to analyze the data. The results revealed that (i) organizational structure dimensions such as centralization and formalization and supervisory behaviour and co-worker relationships as the social interaction dimensions were found most significant influential variables with organizational commitment in both the levels of employees (ii) education was found to be most significant factor in low level employees whereas, education and age were found to be significant affect with organizational commitment in middle level of employees as demographical variables. The implications of these findings discussed to increase the level of commitment of employees to their organization.



FINANCIAL DEREGULATIONS AND PRODUCTIVITY CHANGE IN PAKISTAN **BANKING INDUSTRY**

RAFAQET ALI RESEARCH SCHOLAR **DEPARTMENT OF ECONOMICS GOMAL UNIVERSITY** D. I. KHAN

MUHAMMAD AFZAL **PROFESSOR DEPARTMENT OF MANAGEMENT SCIENCES** COMSAT INSTITUTE OF INFORMATION TECHNOLOGY **ISLAMABAD**

ABSTRACT

This study aims to assess productivity changes in Pakistan banking industry during post financial reforms period. Numbers of banking reforms have been implementing since 1991 in order to improve the performance of this sector. Panel data of 26 individual banks from 2004 to 2009 is used and Malmquist total factor productivity indexes are applied. For further deep understanding, these banks are also classified into small, medium and large banks groups as per their asset accumulations. It is found that progress in productivity change exits during the analysis period and efficiency change / catching-up affect is more pronounced for determining progress in productivity of Pakistan banking industry and even offsets deteriorating trend of technological change. Moreover, small and large banks enjoy progress in productivity compare to medium banks.



BRILLIANT INTELLIGENCE AND INTERNAL MARKETING EFFECT ON ORGANIZATIONAL CITIZENSHIP BEHAVIOR- STUDY OF EMPLOYEE IN HIGH **TECHNOLOGY INDUSTRY**

FENG-LI LIN ASSOCIATE PROFESSOR **DEPARTMENT OF ACCOUNTING** CHAOYANG UNIVERSITY OF TECHNOLOGY TAIWAN

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KUO-SONG LU LECTURER DEPARTMENT OF GOLDEN-AGER INDUSTRY MANAGEMENT CHAOYANG UNIVERSITY OF TECHNOLOGY TAIWAN

ABSTRACT

The study is mainly to explore the effect of internal marketing and organizational commitment on organizational citizenship behavior driven by organizations, in which the Brilliant Intelligence (BQ) of members will be discussed as mediator variables. Given a fact that local and foreign studies with regard to organizational effectiveness all pay attention to leader's character and behavior more while a discussion on member's character is hardly conducted to understand the effect of organizational objective and related topics. According to the research results, employees of high technology industries in Taiwan reported a positive correlation to internal marketing perception, organizational commitment and organizational citizenship behavior, also, the interaction effect between internal marketing and BQ reported significant effect on the organizational commitment.



AN IDENTIFICATION OF CRITICAL STRATEGIC SUCCESS FACTORS THAT MAKES ETHIOPIA ONE OF THE MOST ATTRACTIVE TOURIST DESTINATION

DR. GETIE ANDUALEM IMIRU ASST. PROFESSOR ADDIS ABABA UNIVERSITY **ETHIOPIA**

ABSTRACT

The main purpose of this study is to identify the critical strategic success factors and promotion strategies used by the government and other stakeholders for making the country as one of the most attractive tourist destination in the world. The study analyzed the responses of management members and experts of Ministry of Culture and Tourism (MOCT), management and senior experts working in travel and tour operators, ex-managers and experts of MOCT and authorities in the field. The purpose of the questionnaire was directed to these groups of people to identify the strategic success factor that makes the country as one of the most competitive and attractive tourist destination. The most significant factors related to Economic and Social Factors for sustainable growth of tourism, destination Management Processes Factors and Future Growth and Sustainable Development Factors were identified using factor analysis- Varimax with Kaiser Normalization. Tourism marketers and policy makers are provided with the requested information related to the most critical success factors such as sustainable growth of tourism, destination management processes as well as future growth and sustainable development that will make the country as one of the most tourist attractive destination.



BARRIERS TO KNOWLEDGE MANAGEMENT IMPLEMENTATION IN UNIVERSITIES

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AHMAD GHASEMI MASTER'S DEGREE STUDENT OF ACCOUNTING SOUTH TEHRAN BRANCH ISLAMIC AZAD UNIVERSITY **TEHRAN**

ABSTRACT

Today knowledge is counted as the most important assets of organizations. Therefore knowledge management is the challenge of discovering individual knowing and turning it as a piece of information so that it can be saved on a data base, to share it with others and to apply it to daily works. This study aims to investigate and identify these barriers and to come up with some solutions applicable in Universities of Iran. This study is field type and a descriptive- survey research. A questionnaire was randomly distributed among universities managers. Population sample of the research is universities in 2011. The findings indicated that the development and implementation of knowledge Management Universities of Iran face with human, structural, cultural, technical and technological barriers. To overcome the barriers the required solutions for the implementation of knowledge management should be adopted and employed by the executive's managers.



AN ASSESSMENT OF BANGLADESHI COMMERCIAL BANKS TREND TOWARDS UNIVERSAL BANKING

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ABSTRACT

With the start of deregulation in early 1990s in various parts of the world along with other types of changes in the banking rules and regulations (i.e. relaxing of Glass-Steagall Act 1933 in USA, Financial System Reform Act 1993 in Japan etc.) during the same period, most banks in Europe, USA and Japan as well as in developing world have tried to pursue the policy of universal banking system. Even though there has been growing number of academic literatures highlighting its pitfalls (i.e. universal banking trend reduces the specialization, increases risk exposure, increases cost structure etc.) still this trend continues to grow till to date to accommodate every single customer vis-à-vis every single business opportunities. The financial sector reform program in Bangladesh back in 1990s has also provided the same platform to its banking industry. However, even after more than two decades no academic maneuver has been undertaken to study the extent to which universal banking trend flourished in Bangladesh. Therefore, this paper aims as exploring the nature of commercial banking activities in their trend towards universal banking practices. The result highlights that, there are significant number of banks offering a substantial number of products/services, which is by far very encouraging from what has been the state of banking industry back in early 1990s; yet there has not been enough progress made as a whole to conclude the current state of Bangladeshi banking industry is very close to universal banking practices.



COMPARISON OF IMAGE ENHANCEMENT TECHNIQUES

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ABSTRACT

Poor illumination during image acquisition leads to poor contrast and poor brightness. The resultant effect is that some features of the acquired image are obscured. Image enhancement processes an image so that the resulting image will be more suitable than the original image for a specific application. Algorithms for various image enhancement techniques are developed as digital computer programs and tested in Matlab working environment. The effects of the various image enhancement techniques are compared. The choice of the best technique is a function of input image and desired effect. Histogram processing and Linear Point Transformation (Auto-scaling) are found to improve both contrast and brightness. Logarithm and exponential transformations have opposite effects on input image. Post-processing has been used to correct the problem of poor illumination. It has helped in bringing out obscured details in images. Significant improvements in contrast and brightness have been recorded.



STATIONARY DEMAND CURVE MODEL UNDER JUST IN TIME INVENTORY **SYSTEM**

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ABTRACT

We are familiar with the usual concept of inventory management where the chief attention is to determine Economic Order Quantity keeping cost of holding, setup cost and shortage cost in view. In order to meet economy one has to maintain some inventory of material. According to Johnson and Montogomer (1) inventory can be considered as an accumulation of commodities, which can be used to satisfy some future demands. The main reason for maintaining inventory level is to shorten the gap between demand and supply. Scientific control of inventory is essential for smooth and efficient running of business, adequate and prompt service to customers, improved profits etc. The classical EOQ model developed by Harris and Wilson (2) consists of the following three costs (i) Holding or Inventory carrying cost (ii) Shortage cost or cost of unsatisfied demand (iii) Replenishment cost or ordering cost or setup cost. In any inventory system one has to answer at least one of the following questions: I. How much to order II. When to order, so that total cost of inventory system remains minimum. But due to several uncontrolled factors like changing pattern of customers' taste and habits etc. the left over inventory of material may get deteriorated as well as may not meet with the level of satisfaction of customer Kotler (3). Hence it is not beneficial to hold more stock because it unnecessarily increases holding cost and hence the total cost. On the other hand keeping scarce inventories may sometimes results in a shortage, which increases shortage, cost and hence the total cost. Thus these three costs are so much interrelated that reduction in any one of them results in significant increase in one or both other costs and hence the total cost. The basic model proposed by Grout and Seastrand (12) is extensively used in studying manufacturing aspect of JIT from various dimensions and angles. In this paper we have developed JIT manufacturing model with dynamic demand and varying setup cost under three fundamental restriction i.e budget, space and inventories. Model developed is supported by suitable hypothetical problem with justifies the model's purpose.



A STUDY OF LEADERSHIP STYLES IN PUBLIC-SECTOR ENTERPRISES (A CASE STUDY OF BHARATH EARTH MOVERS LIMITED)

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ABSTRACT

This paper attempts to study the differences in the leadership styles as perceived by the leaders and sub-ordinates in a public-sector enterprise. The study has revealed that differences do exist in the five leadership styles viz., authoritarian, participative, bureaucratic, task-oriented and nurturant, as perceived by the leader himself and perceived by the subordinates in Bharath Earth Movers Limited (BEML).



A STUDY ON CONSUMER AWARENESS, USAGE PENETRATION AND ADOPTION OF 3G MOBILE SERVICES IN INDIA

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ABSTRACT

From August 2008, the Apple iPhone 3G is available in India on Airtel and Vodafone. This study focused on Moradabad's users' usage pattern, awareness and adoption of 3G mobile services amongst university students. A primary data collection tool (structured questionnaire) was administered and the results (n=76) indicate high (98%) saturation level in terms of usage , awareness and adoption of mobile phones compared to several countries. Most of the users are sensitive to price. It is found that prices of 3G mobiles influenced their purchasing power. The 3G mobile service usage rate was found to be low (8%) in comparison to other parts of the world. While their responds towards its usage, ease of use and intention to use through survey was highly motivating, the respondents reported that they would be influenced by peer usage instead of TV and advertising. The study also found that security of 3G services and speed of the service was the dominating factors in the adoption of these services in India. TV, hoardings and friends were the dominating awareness media for 3G related information. The findings have future implications for the marketing strategy by the operators and security aspects of 3G mobile services in India. The paper also discusses the future direction of research.



THE IMPACT OF WORKPLACE STRESS ON HEALTH: THE MEDIATING ROLE OF SPIRITUALITY IN THE WORKPLACE

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ABSTRACT

Health care expenditures are nearly 50% greater for workers who report high levels of stress. One-forth of employees views their jobs as the number one stressor in their lives. Stress sets off an alarm in the brain, which responds by preparing the body for defensive action. The nervous system is aroused and hormones are released to sharpen the sense. Mood and sleep disturbance, upset stomach and headache are some of the aliments caused because of job stress. The above paper focuses on a "CASE STUDY" of how stress plays an important role in several types of chronic health problems, supporting the studies that problems at work are more strongly associated with health complaints than are any other life stressors -more so than even financial problems or family problems. Corporate have found that bringing spirituality in work place has made them feel better in order to tackle the mounting pressure and stress.



EMPLOYMNET TO WOMEN IN INDIAN BEEDI INDUSTRY AN OPPORTUNITY OR THREAT: A CASE STUDY OF NIZAMABAD DISTRICT

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ABSTRACT

Beedi Industry is an agro-forest based, labour intensive industry characterized by low fixed capital requirements, high wage sensitivity and a strong tendency to shift towards cheap labour. This industry encompasses workforce involved in the collection and processing of the two main raw material, tendu leaves and tobacco. There are various estimates which indicate different situation on the number of workers involved in this industry according to Ministry of Labour estimate 41 lakhs or 4.1 millions are involved of these 90% workers are womens therefore, it is regarded as womens based industry. The Beedi Industry is spread across the country. Most of the beedi making work is carried out under the contractual, home based, piece rate system. Women and children predominate, employed for their proficiency, yet ironically paid lower wages and subject to various exploitation practices, such as rejection of beedies, issue of underweight of raw material, inferior quality of raw material, non-implementation of various legislations some of which exclusively related to women workers. The objective of this paper is to explain the background of the beedi industry, predominance of women in this sector as basic operational level workers, living conditions of beedi workers especially Womens, Health Hazards in the Beedi Industry, various Legislative Provisions, Unionization, Scope of the paper is to discuss the issues related to women workers in the Beedi Industry and to find findings and offer suggestions on the Employment of Womens in Beedi Industry



CELEBRITY ADVERTISEMENT AND ITS IMPACT ON BUYING BEHAVIOUR

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ABSTRACT

This paper deals with celebrity advertisements. Celebrities are popular in the field of sports, modeling and cinema. When celebrities are used in advertisements, the public are eager to buy the products/services. Celebrity advertising focuses upon using celebrity power, fame, money and popularity to gain recognition for the products and promote specific stores or products. Celebrity advertisements perform both primary and secondary functions. Thus, the celebrity advertisement influences the behaviour of the consumers to a very large extent. In order to measure the effectiveness of celebrity advertisement, memory recall test has been conducted. In addition to that the problems faced by the respondents towards celebrity advertisement are also studied. The present study is based on both primary and secondary data. The primary data has been analyzed by using statistical tools such as percentage analysis, mean, standard deviation, chi square test, ranking technique and Likert's five point scaling technique. On the basis of findings of the study, some suggestions are given to improve the effectiveness of celebrity advertisement.



INFLUENCE OF PERSONALITY ON QUALITY OF WORK LIFE OF TEACHERS

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ABSTRACT

Quality of work life is one of an indispensible element which intrinsically motivates an employee to perform better and produce the best. It also enhances commitment and loyalty of individuals in organizations. An attempt is made to find out the influence of personality factors on quality of work life of teachers. 260 school teachers were selected for this purpose and the data was collected through survey method. The quality of work life was assessed using Work-Related Quality of Life scale by Laar and Personality was assessed using NEO- Big five personality questionnaire by Mc.Crae and Costa. The results showed that there is a gender difference in job and career satisfaction, control at work, working conditions as well in the overall quality of work life of teachers. Also, it is found that teachers differ in their quality of work life based on their type of family. Women teachers have displayed higher conscientiousness than men teachers. The agreeableness factor of personality found to have a significant influence on quality of work life of teachers. The findings and implications are presented in this article.



LEADERSHIP ENHANCEMENT THROUGH ASSESSMENT AND DEVELOPMENT (LEAD) AT ALPHA PHARMACEUTICALS INDIA PRIVATE LTD.

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ABSTRACT

This case is about ALPHA Pharmaceutical Company's Leadership enhancement through assessment and development (LEAD) programme for health care executive and therefore focuses on LEAD tools and techniques. The case highlight's how the firm deliver's this programme and the benefits out of it for the organization and themanager. LEAD is conducted once in a year during the appraisal. The two day programme provides them the development input on planning, organizing, decision making, leadership and selling skills. An assessment is conducted on the basis of their performance during the field activity. Those managers who score above the average cut off are promoted as Sr Health Care Executive. The basic objective of LEAD is to identify and the quality, capacity and knowledge in person to lead the group and find a right approach to find a solution.



ANALYSIS OF CUSTOMERS'PERCEPTION IN INDIAN BANKING SECTOR

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ABSTRACT

Without a sound and effective banking system in India it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology and any other external and internal factors. For the past three decades India's banking system has several outstanding achievements to its credit. The most striking is its extensive reach. It is no longer confined to only metropolitans or cosmopolitans in India. In fact, Indian banking system has reached even to the remote corners of the country. This is one of the main reasons of India's growth process. But now the Indian banking industry is passing through a phase of customer market. Today, he has a choice. Gone are days when the most efficient banks transferred money from one branch to other in two to three days. Now it is simple as instant messaging or dial for a pizza. A customer today holds a wide array of choices. There exist various factors which influence the banking selection decisions of an individual. Thus, a survey was conducted and the results obtained from 200 clients were analyzed to understand the factors that influence the bank selection decisions. The different parameters based on importance are found as Safety of Funds, secured ATMs, ATMs availability, reputation, personal attention, pleasing manners, confidentiality, closeness to work, timely service and friendly staff willing to work etc.



DEMOGRAPHIC CHARACTERISTICS OF EMPLOYEES IN INFORMATION TECHNOLOGY INDUSTRY IN INDIA

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ABSTRACT

Human resource is the most vital factor in the process of development of an economy or an organisation. The term human resource refers to the knowledge, skills, creativities, abilities and talents. These attributes ultimately determine the efficiency and productivity of work-force. Thus, to attain such human resource, there must be emphasis on developing and nurturing a strategybased on human resource development practices in the information technology organisations. Information technology industry needs highly skilled, talented and well-learned human resource. The success of IT/ITES, sector is basically due to skilled, efficient and energetic human resource in Indian information technology sector. In India, the other reason for the growth of information technology industry is the availability of English language proficient labour class. India is a nation of youth and majority of Indians nearly above fifty nine percent people in the age group of 15-60 years. The present paper deals with the detailed information of personal and demographic data of the employees, about age, sex, educational qualification, nature of job, marital status, background, work-experience, monthly income and nature of appointment of employees in information technology industry.



IMPACT OF ANIMATION ON CHILDREN

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ABSTRACT

Children are the target buyers for many products in a market. The marketers continue to take efforts to find effective ways of reaching them with their marketing communication. Obviously electronic media is a powerful and apt one to reach out to them. Media in its good side, it can be entertaining and educational, and it can open up new worlds for kids, giving them a chance to travel the globe, learn about different cultures and gain exposure to ideas they may never encounter in their own community. The positive role models in reality or in imagination used in the programs for Children influence them very positively. However, the reverse is also true. Yes, Children learn a lot through media which parents do not want them to learn. This article details the meaning, evolution of animation and the ways to prepare the same. Understanding the impact of animation on the buying behaviour and approach of the children will certainly enable the marketers to design their strategies very appropriately. In fact, using animation in the advertisements, meant for children has been very effective in the creation of brand awareness and liking among them. The primary aim of the study is to analyse the impact of animation on children and how it influences them in various ways.



A CASE STUDY ON TRAINING AND DEVELOPMENT WITH REFERENCE TO **NUTRINE CONFECTIONERY COMPANY LTD., CHITTOOR (A.P)**

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ABSTRACT

In the modern world of ever changing technology, constant information and innovation is essential for employees in order to meet today's competitive environment, to meet the latest technology about their given profession or an area of expertise, and to fill gaps between the technical skills and expertise knowledge in any organization. The HR functioning is changing with time and with this change, the relationship between the training function and other management activity is also changing. The training and development activities are now equally important with that of other HR functions. Gone are the days, when training was considered to be departments such as, marketing & sales, HR, production, finance, etc depends on training for its survival. If training is not considered as a priority or not seen as a vital part in the organization, then it is difficult to accept that such a company has effectively carried out HRM. Training actually provides the opportunity to raise the profile development activities in the organization. To increase the commitment level of employees and growth in quality movement, senior management team is now increasing the role of training. Such concepts of HRM require careful planning as well as greater emphasis on employee development and long term education. Training is now the important tool of Human Resource Management to control the attrition rate because it helps in motivating employees, achieving their professional and personal goals, increasing the level of job satisfaction, etc. As a result training is given on a variety of skill development and covers a multitude of courses. The present study deals with training and development of employees in Nutrine Confectionary Company Limited.



SHIFTING PARADIGMS IN TEACHING PEDAGOGY OF B-SCHOOLS

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ABSTRACT

These days we find lecturers in B Schools not only being concerned with training their postgraduate students) but also managers in action through MDP's in corporate houses. Whether it is the manager in waiting or the manager in action the B School facilitator is ultimately dealing with adult learning. It is with that in mind that this short paper has been written. This paper presents a descriptive model of pedagogy in the hope that it will assist the lecturer- facilitator both in the classroom as well as in the training centre drawing heavily upon the personal experience of the authors. B-schools are expected to create leaders, revolutionary thinkers in the business world but have not been thinking or taking any innovative steps in these directions as they are doing so for their own brand building. The wish list that one might want from B-Schools may be endless. But as a bench mark B-schools should strive to provide infrastructure &innovative teaching pedagogies that will incorporate the state-of-the-art facilities aimed at strengthening the conceptual, technical and human skills of the managers that emerge from the institute. B-Schools have to look at the concept of building quality students, transforming them in to corporate Industry, and also supporting managers in their future Carrier. This paper highlighting about how the institute should be use innovative pedagogies of teaching by considering of what corporate expected from management students.

IMERATIVES FOR GLOBAL RETAILERS EYEING INDIAN RETAIL MARKET- A STUDY OF WAL MART

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ABSTRACT

As the talks of permitting 100 per cent Foreign Direct Investment (FDI) in Indian retail sector are surfacing, many global retail giants including Wal-Mart have already started deliberating on modalities for proposed entry. Guarantying their success in Indian market however is going to be a tough proposition. Wal-Mart, as a matter of fact, has not yet overcome from its shocking failures in German and South Korean markets. Indian Market, on account of its cultural diversity and peculiar buying behaviour of its people may pose even bigger challenge for it. The present paper attempts to analyse the reasons for Wal-Mart's failure in South Korea and Germany, lessons it can learn from these failures for Indian market and unique challenges posed to it by the Indian market.



CUSTOMERS' PERCEPTION TOWARDS E-BANKING SERVICES OF THE COMMERCIAL BANKS IN CUDDALORE DISTRICT

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ABSTRACT

E-Banking is spreading all over the world with speed, sometimes at the cost of throwing caution to the winds. This has not only transformed the banking and financial institutions in their modern form, but has also brought a paradigm shift in their attitude to banking operations. In India also, it has strongly impacted the strategic business considerations for banks. It must be noted, however, that while e-banking provides many benefits to customers and banks, it also aggravates traditional banking risks. Despite the low diffusion of technology in India, the momentum of e-banking has picked up recently, led by the foreign banks and the Indian private banks. It is evident from the present study that a majority of the customers are highly satisfied with the ebanking services. Although there are some drawbacks in e-banking like complaints regarding use of ATMs, high service charges and more working hours leading to frustration among the employees but still the e-banking is preferred as the efficiency of the employees working through e-channels is better.



CUSTOMER RETENTION CHALLENGES IN THE HYPERCOMPETITIVE INDIAN INDUSTRIES

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ABSTRACT

Customer plays a very significant role in the growth and development of a company. The volatile market scenario, global economic crisis, ever changing internet technologies, demand – supply gap, e-business, integration of the Indian economy to the global market lead to intense rivalry so, in this era of hyper-competition, the only "Mantra" of success ultimately depends upon the way it retain its existing customers and attracts the new customers. It has been proved by a research that attracting new customers is 5 times costlier than retaining existing customers. During last decade, Indian Industries focused on Communication and Consumerism but now there is a new challenge of retaining consumers for a longer period. A company can retain its customers by delivering satisfaction and it is really becoming more and more challenging for a company. The purpose of the research study is describing and exploring new ways of delivering superior customer value at the same timing focusing on quality, innovation, low cost, strategic flexibility and effectiveness.



SERVICES INNOVATION INSIDE AND OUTSIDE OF THE ORGANIZATION WITH THE HELP OF ICT

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ABSTRACT

The organization follows specified framework which constitutes of various elements in it. All these elements are interdependent and have specific flow of authorities and responsibilities. Organizations are under constant pressure to create synergies in the resources under their control. There are various approaches to understand the nature of the organizations framework. This paper explores the various frameworks of organizations and attempts to find out the possibility of service innovation in each framework. It explains how ICT can be used to implement innovation inside and outside of the organizations. This paper also discuss about the various problems associated with innovation implementation in the organization and application of various ICT tools at appropriate places in the origination.



CREATING A SYSTEMATIC TRADING PLAN WITH AT THE MONEY CALENDAR **CALL SPREAD IN NIFTY**

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ABSTRACT

In the retail investor segment, brokers receive meagre brokerage revenues from the Options segment of Stock Market. Retail Investors have limited or no knowledge about options segment of the market, and also there is a huge perception among them that trading options is extremely risky. Thus, there is a need to create a Systematic Trading Plan in options which carries low risk and is easy to understand. A Research was conducted in Nifty (Index of National Stock Exchange) to quantify the risk and returns for At the Money Calendar Spread (An Options Strategy). Quantitative results are shown by applying At the Money Calendar Call Spread in Nifty for a period of 42 weeks, and results show remarkable profits with low risk by acting only twice on monthly basis at a prescribed time, and in a prescribed simplistic manner. Even a beginner in stock market can take such simplistic decisions. By entering At the Money Calendar Spread in Nifty on first day of a week before Current Month Expiry in a prescribed manner, and exiting on current month expiry, traders can make a net annualized return of 44%.



GENDER EMPOWERMENT IN PRACTICE: A CASE STUDY OF BHARAT COKING COAL LIMITED, DHANBAD

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ABSTRACT

The proposed paper elaborates a real case study of the world's largest Prime Coking Coal Producer company, Bharat Coking Coal Limited [BCCL]. It has been found that as per rules of Directorate General of Mines Safety Act 46(b) women are not permitted to go into underground mines as well as per Mines Act 1952 women are prohibited to enter the working mines after sunset and before sunrise. In such circumstances the widow of working personnel who are dead in mines accident do not have any option to continue with compensatory job of a peon or monthly compensation sum. But the positive training steps taken by BCCL Company have empowered women workers even in operational mining fields for handling heavy machineries. The education and the awareness of legal and constitutional rights have enabled trainee women even to reach at such heights where the Superintendent of Police of Dhanbad District Mrs. Suman Gupta[I.P.S.] has awarded the prizes and appraisal to the trainees. Since BCCL being a NavRatna Status company the vocational training to women overhauls the company. The key outcomes define the positive Social Impact of skill training by the tool of Education and also prove the financial empowerment as leverage to Economy. As well as the implications as precedence suggest the shaping of new paradigm of blended replica of Vocational Training coupled with Educational Programmes for sustainable growth of all the 250 Public Sector Under Taking Companies of India.



RETAIL STORE SELECTION CRITERIA USED BY CUSTOMERS IN DELHI-NCR: IMPLICATIONS FOR THE RETAILERS

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ABSTRACT

The purpose of this paper is to identify factors that affect store choice behavior of customers for high involvement electronic durable goods and the possible implications for organized Indian retailers. An exploratory (empirical) research, based on questionnaire survey research design, was conducted for identification of factors. Questionnaire design was done through exploratory (secondary) research. Based on attitude of customers towards study variables, factor analysis suggested that customers consider the factors of price & related information, convenience of location & drivability to the store, in-store service & product availability, information sources for product and store, exclusive stores of international brands, information of credit facility in newspapers, information of product features, benefits & price, purchase occasion, and e-commerce, as important. The analysis also suggests that budget shoppers prefer national brands and rely on word-of-mouth communication.



CUSTOMER RELATIONSHIP MANAGEMENT IN TELECOM INDUSTRY – WITH REFERENCE TO BHARTI AIRTEL, ANDHRA PRADESH

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ABSTRACT

The Indian telecom sector has been met with competitive pressure after deregulation. Many key developments took place in the early 2000. The telecom service providers are expected to struggle with complex issues of new technologies, and value added services through continuous innovations. Though many service industries are affected by the churn phenomenon, the problem is extremely acute in the telecom industry with customers joining and quitting in short periods. According to a survey, with churn of 2 per cent a month an operator is losing 24 per cent of its customers every year, the fact remains that the telecom industries bottom line is getting affected significantly due to the high churn rate. Customers switch over for various reasons. The ultimate goal of CRM in telecom sector is to provide a comprehensive suite of software applications that enable them to increase revenue, productivity and customer satisfaction by managing, synchronizing and coordinating customer interactions across all touch points including web, customer contact centre's, field organization and distribution channels. This research explores the kind of relationship marketing strategies that Indian telecom industries is pursuing in today's rapidly changing and highly competitive environment, and to study their effect on the service quality and satisfaction of customers. And also, it explores that impact of MNP services on telecom service provider in connection with regulations made by Department of Telecommunication.



INITIATIVE TAKEN TOWARDS RETAIL MARKETING IN INDIA WITH REFERENCE TO LUCKNOW CITY (U.P.), INDIA

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RAJEEV GUPTA ASST. PROFESSOR SHRI RAM MURTI SMARAK COLLEGE OF ENGINEERING & TECHNOLOGY BAREILLY

ABSTRACT

The scope of this study is to understand the concept of retail marketing. This paper will give an insight on the nature of retail business; strategies used by retailers, new trends in the market, problems associated with it and innovative ways for higher footfall at the retailers point. It will capture the current trend in the market and new formats retailers are adopting to distinguish themselves on the basis of their services, product quality and ambience.



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