

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2022 Cities in 153 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>THE EXTENT OF THE IMPORTANCE OF PERSONALITY INDICATORS OF INDEPENDENT ENTREPRENEUR THROUGH USING GROUP ANALYTICAL HIERARCHY PROCESS</b> <i>MOJGAN RIAZI, DR. YOUNOS VAKIL ALROAIA &amp; DR. ALI AKBAR AMIN BIDOKHTI</i>	1
2.	<b>ASSOCIATION OF TRAINING PRACTICES WITH JOB SATISFACTION IN PUBLIC SECTOR ORGANIZATIONS</b> <i>RIZWAN BASHIR &amp; FARZANA BASHIR</i>	2
3.	<b>STUDYING THE RELATIONSHIP BETWEEN SOCIAL CAPITAL AND TALENT MANAGEMENT IN IRAN STATE MANAGEMENT TRAINING CENTER (SMTCC)</b> <i>SAYED ALI AKBAR AHMADI, MOHAMMAD ALI SARLAK, MUSA MAHDAVI, MOHAMMAD REZA DARAEI &amp; SAMIRA GHANIABADI</i>	3
4.	<b>CONTEMPLATIVE SCRUTINY OF THE ADEQUACY OF HERZBERG'S MOTIVATION-HYGIENE THEORY: A VERDICT OF JOB SATISFACTION IN THE MID LEVEL MANAGER IN TELECOMMUNICATION INDUSTRY</b> <i>ABU ZAFAR AHMED MUKUL, SHAH JOHIR RAYHAN &amp; MD. SHAKIB HOSSAIN</i>	4
5.	<b>PLANNING AND MANAGING A SCHEDULED SERVICE</b> <i>DR. IGNATIUS A. NWOKORO</i>	5
6.	<b>REAL INCOME, INFLATION, AND INDUSTRIAL PRODUCTIVITY IN NIGERIA (1970-2005)</b> <i>Dr. OWOLABI A. USMAN &amp; ADEGBITE TAJUDEEN ADEJARE</i>	6
7.	<b>DEVELOPMENT OF SMALL AND MEDIUM ENTERPRISES IN NIGERIA: A PARADIGM SHIFT</b> <i>ADEYEMI, A. ADEKUNLE</i>	7
8.	<b>THE EVALUATION OF KNOWLEDGE MANAGEMENT'S EFFECTIVENESS ON E-LEARNING: A CASE STUDY ON PAYAME NOOR UNIVERSITY OF IRAN</b> <i>BAHAREH SHAHRIARI &amp; KIARASH JAHANPOUR</i>	8
9.	<b>THE RELATIONSHIP BETWEEN ORGANIZATIONAL CULTURE AND JOB SATISFACTION AMONG PROFESSIONAL STAFF IN VIETNAMESE CONSTRUCTION COMPANIES</b> <i>NGUYEN PHI TAN</i>	9
10.	<b>ANALYSIS OF LIQUIDITY OF SELECTED PRIVATE SECTOR INDIAN BANKS</b> <i>SULTAN SINGH, SAHILA CHOUDHRY &amp; MOHINA</i>	10
11.	<b>PRODUCTIVITY MEASUREMENT OF PUBLIC SECTORS BANKS IN INDIA</b> <i>DR. BHAVET, PRIYA JINDAL &amp; DR. SAMBHAV GARG</i>	11
12.	<b>IMBIBE ETHICAL EDUCATION</b> <i>DR. T. SREE LATHA &amp; SAVANAM CHANDRA SEKHAR</i>	12
13.	<b>MODELING INDIAN MONSOON (RAINFALL) VOLATILITY AS AN INDEX BASED RISK TRANSFER PRODUCT</b> <i>D P. SHIVKUMAR, M PRABHU &amp; DR. G. KOTRESHWAR</i>	13
14.	<b>THE DEVELOPMENT OF SMALL SCALE INDUSTRIES IN MEGHALAYA</b> <i>MUSHTAQ MOHMAD SOFI &amp; DR. HARSH VARDHAN JHAMB</i>	14
15.	<b>REGRESSION MODELS</b> <i>M.VENKATARAMANAIAH &amp; M.SUDARSANA RAO</i>	15
16.	<b>EFFECTIVENESS OF EMPLOYEE RETENTION TECHNIQUES ADOPTED BY BPO COMPANIES WITH REFERENCE TO CHENNAI</b> <i>DR. RANJITHAM.D</i>	16
17.	<b>ROLE OF FOREIGN DIRECT INVESTMENT IN EDUCATION INSTITUTIONS IN INDIA</b> <i>SHABANA, SONIKA CHOUDHARY &amp; DR. M. L. GUPTA</i>	17
18.	<b>AN EXAMINATION OF LONG-RUN AND SHORT-RUN RELATIONSHIP BETWEEN CRUDE OIL PRICE, GOLD PRICE, EXCHANGE RATE AND INDIAN STOCK MARKET</b> <i>R.KANAKARAJAMMAL, S.PAULRAJ &amp; M.V.ARULALAN</i>	18
19.	<b>MYSTERY SHOPPING- THE MIRACLE TOOL IN BUSINESS RESEARCH</b> <i>SHAKEEL-UL-REHMAN &amp; A.VELSAMY</i>	19
20.	<b>THE EMPIRICAL INVESTIGATION BETWEEN EMOTIONAL COMPETENCE AND WORK PERFORMANCE OF INDIAN SALES PEOPLE</b> <i>DR. RITIKA SHARMA</i>	20
21.	<b>MARKETING OF BRANDED PRODUCT IN RURAL AREA: A CONCEPTUAL BASED STUDY ON RURAL MARKET</b> <i>PANKAJ ARORA &amp; AJITHA PRASHANT</i>	21
22.	<b>A STUDY ON EMPLOYEES JOB SATISFACTION WITH SPECIAL REFERENCE TO COACH FACTORY</b> <i>P.MANONMANI &amp; V.UMA</i>	22
23.	<b>E-CRM APPLICATION IN INSURANCE SECTOR AND RETENTION OF CUSTOMERS</b> <i>DASH BISWAMOCHAN. &amp; MISHRA RADHAKRISHNA</i>	23
24.	<b>THE USAGE OF SIX SIGMA TOOLS IN BRINGING DOWN THE DEFECTS IN THE HR PROCESSES</b> <i>SREEJA K &amp; MINTU THANKACHAN</i>	24
25.	<b>WOMEN EMERGING GLOBALLY AS THE POTENTIAL MARKET: REASONS, IMPLICATIONS AND ISSUES</b> <i>DR. JAYA PALIWAL</i>	25
26.	<b>URBAN RESIDENTIAL WATER SUPPLY IN GADAG TOWN IN KARNATAKA STATE</b> <i>DR. H H BHARADI</i>	26
27.	<b>TECHNICAL ANALYSIS: A TOOL TO MEASURE MARKET VOLATILITY</b> <i>G.B.SABARI RAJAN</i>	27
28.	<b>CO-BRANDED CREDIT CARD - A TAILOR-MADE PRODUCT NICHE FOR CONSUMERS</b> <i>DR. A. JESU KULANDAIRAJ</i>	28
29.	<b>A COMPARATIVE STUDY ON CUSTOMER SATISFACTION WITH SERVICE QUALITY IN PUBLIC AND PRIVATE SECTOR BANKS</b> <i>DR. SAMBHAV GARG, PRIYA JINDAL &amp; DR. BHAVET</i>	29
30.	<b>EMOTIONAL INTELLIGENCE (EI): AN IMPERATIVE SKILL FOR MANAGERS IN THE GLOBAL WORKPLACE</b> <i>SMARTY MUKUNDAN</i>	30
	<b>REQUEST FOR FEEDBACK</b>	31

## CHIEF PATRON

**PROF. K. K. AGGARWAL**

Chancellor, Lingaya's University, Delhi  
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## FOUNDER PATRON

**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana  
Former Vice-President, Dadri Education Society, Charkhi Dadri  
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

## CO-ORDINATOR

**AMITA**

Faculty, Government M. S., Mohali

## ADVISORS

**DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

## CO-EDITOR

**DR. BHAVET**

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

## EDITORIAL ADVISORY BOARD

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P. J. L. N. Government College, Faridabad

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

***ASSOCIATE EDITORS***

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**PROF. A. SURYANARAYANA**

Department of Business Management, Osmania University, Hyderabad

**DR. SAMBHAV GARG**

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

**PROF. V. SELVAM**

SSL, VIT University, Vellore

**DR. PARDEEP AHLAWAT**

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

**DR. S. TABASSUM SULTANA**

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

**SURJEET SINGH**

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

***TECHNICAL ADVISOR***

**AMITA**

Faculty, Government M. S., Mohali

***FINANCIAL ADVISORS***

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

***LEGAL ADVISORS***

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

***SUPERINTENDENT***

**SURENDER KUMAR POONIA**

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**  
IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

**(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)**

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled ' \_\_\_\_\_ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

**NAME OF CORRESPONDING AUTHOR:**

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

**NOTES:**

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:  
**New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)**
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
  - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parentheses.
  - The location of endnotes within the text should be indicated by superscript numbers.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:****BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

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

**JOURNAL AND OTHER ARTICLES**

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

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

**UNPUBLISHED DISSERTATIONS AND THESES**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

# THE EXTENT OF THE IMPORTANCE OF PERSONALITY INDICATORS OF INDEPENDENT ENTREPRENEUR THROUGH USING GROUP ANALYTICAL HIERARCHY PROCESS

**MOJGAN RIAZI**

**LECTURER**

**DEPARTMENT OF MANAGEMENT**

**SEM NAN BRANCH**

**ISLAMIC AZAD UNIVERSITY**

**SEM NAN**

**DR. YOUNOS VAKIL ALROAIA**

**CHAIRMAN**

**SEM NAN BRANCH**

**ISLAMIC AZAD UNIVERSITY**

**SEM NAN**

**DR. ALI AKBAR AMIN BIDOKHTI**

**CHAIRMAN**

**UNIVERSITY OF SEM NAN**

**SEM NAN**

## ABSTRACT

*This research begins with this question! What attributes do independent entrepreneurs have? And, How to recognize them? Their attributes are to some extent the roots of behaviors. In this research, in regards to the variety of behavioral attributes in entrepreneurs and the scholars' research in this area and all the clear – sighted view such as risk taking propensity, innovation, independence, Thinking positivity and etc, and experts' ideas, six indicators through attributes have been selected. Through using the method of group analytical hierarchy process, prioritizing these attributes has been done in order to have a proper model to recognize entrepreneurs and turning other people into entrepreneurs. So, first, the extent of importance of nine independent successful entrepreneurs' ideas that have been selected as experts in measured. Then, through using even comparison and GAHP, the selected indicators have been priorities and the goal of research which is to recognize and prioritize the personality indicators of independent entrepreneurs has been achieved to recognize these people in the society and model their behavioral attributes in other people the comparison in this research is proportional with similar research in other countries. In all research, the indicators of innovation and risk taking propensity are the most important attributes of independent entrepreneurs and would have the first grades.*

## **ASSOCIATION OF TRAINING PRACTICES WITH JOB SATISFACTION IN PUBLIC SECTOR ORGANIZATIONS**

**RIZWAN BASHIR**  
**CHIEF STATISTICAL OFFICER**  
**FEDERAL BUREAU OF STATISTICS**  
**ISLAMABAD**

**FARZANA BASHIR**  
**LECTURER**  
**ALHAMD ISLAMIC UNIVERSITY QUETTA**  
**ISLAMABAD**

### **ABSTRACT**

*Focus of this study is training practices and its impact on job satisfaction of employees working in public sector of Pakistan. A sample of 205 was randomly selected from ten leading public sector organization in Pakistan. Training practices were taken as independent variable, job satisfaction was out-come variable while demographic variables were taken as confounder variables. Results show that there is strong and significant association between training practices and job satisfaction of employees. This is an original study and logistic regression is first time used in this type of studies where demographic variables are included in final analysis.*



# STUDYING THE RELATIONSHIP BETWEEN SOCIAL CAPITAL AND TALENT MANAGEMENT IN IRAN STATE MANAGEMENT TRAINING CENTER (SMTTC)

**SAYED ALI AKBAR AHMADI**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF MANAGEMENT**  
**PAYAME NOOR UNIVERSITY**  
**TEHRAN**

**MOHAMMAD ALI SARLAK**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF MANAGEMENT**  
**PAYAME NOOR UNIVERSITY**  
**TEHRAN**

**MUSA MAHDAVI**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MANAGEMENT**  
**IMAM HUSSEIN (A) UNIVERSITY**  
**TEHRAN**

**MOHAMMAD REZA DARAEI**  
**RESEARCH SCHOLAR**  
**HUMAN RESOURCES MANAGEMENT**  
**PAYAME NOOR UNIVERSITY**  
**TEHRAN**

**SAMIRA GHANIABADI**  
**STUDENT**  
**PAYAME NOOR UNIVERSITY**  
**TEHRAN**

## ABSTRACT

*In a world full of competition, one thing which guarantees the competitiveness of firms and organizations among each other is having human resources with talent; especially in managerial levels. But the challenge that organizations are facing today at country level, is attracting, evaluating, developing, retaining talents. The main purpose of this paper is to study the role of social capital in improving talents management for decreasing challenges and shortcomings as well as improving performance in State Management Training Center. The method of the research from the aim point of view is applied and from collecting data point of view is descriptive- correlative. This research is based on the collected data through questionnaire in the 2<sup>nd</sup> half of the year of 1391 and has a research population containing 121 persons of all the staff of State Management Training Center. For data analysis, the structural equation method and mean test have been used. In this paper with the used of inferential statistics including Kolmogorov - Smirnov test, Pearson's correlation test, regression analysis and t-test the data have been analyzed and the hypotheses have been tested. In general, the level of talents management in State Management Training Center of Tehran is high and has been evaluated to be more than average. And the level of social capital is also more than the average level. The findings of the research indicate that there is a significant relationship between social capital and talents management in State Management Training Center and with improvement of social capital the level of talent management can be improved.*

# CONTEMPLATIVE SCRUTINY OF THE ADEQUACY OF HERZBERG'S MOTIVATION-HYGIENE THEORY: A VERDICT OF JOB SATISFACTION IN THE MID LEVEL MANAGER IN TELECOMMUNICATION INDUSTRY

**ABU ZAFAR AHMED MUKUL**  
**LECTURER**

**DEPARTMENT OF MANAGEMENT & FINANCE**  
**SHER-E-BANGLA AGRICULTURAL UNIVERSITY**  
**SHER-E-BANGLA NAGAR**

**SHAH JOHIR RAYHAN**  
**ASST. PROFESSOR**

**DEPARTMENT OF MANAGEMENT & FINANCE**  
**SHER-E-BANGLA AGRICULTURAL UNIVERSITY**  
**SHER-E-BANGLA NAGAR**

**MD. SHAKIB HOSSAIN**  
**LECTURER**

**DEPARTMENT OF BUSINESS ADMINISTRATION**  
**EAST WEST UNIVERSITY**  
**DHAKA**

## ABSTRACT

*It is an explorative approach to determine the intensity of job satisfaction by concern of Herzberg two-factor theory. Job satisfaction is allied with salary, job-related trauma, empowerment, company and administrative strategy, triumph, personal growth, relationship with others, and the overall functioning circumstance. The sample size is 200 for the purpose of determining the adequacy of Herzberg two factor theories, a stratified random sampling method used to ascertain the satisfaction in the managerial level in telecommunication sector in/ Bangladesh. The result illustrated that hygiene factor making prevailing over ensuring job satisfaction, it designate that hygiene factor endow with job satisfaction that may frequently affects a person's physical health, mental health and social life and also it is ascertain that always motivating factor doesn't contain satisfaction especially in case of work itself, recognition. Therefore, satisfaction and dissatisfaction cannot be deliberate on the same continuum because employee job satisfaction is associated with affirmative employee actions.*

**PLANNING AND MANAGING A SCHEDULED SERVICE****DR. IGNATIUS A. NWOKORO****SR. LECTURER****DEPARTMENT OF MARITIME MANAGEMENT TECHNOLOGY****FEDERAL UNIVERSITY OF TECHNOLOGY****OWERRI****ABSTRACT**

*This paper titled planning and managing a liner vessel service is presented to deal with a common problem faced by carriers in liner shipping which is of thoughtful design of the schedule of calls to ports and proper utilization of vessel capacity for available cargo in the route by way of matching vessel capacity to available cargo in the service routes. To this purpose, computational method of selecting the number of vessels required in a fleet is presented. Factors envisaged to pose difficulties in the schedule preparation were identified as well as discussion on other shipping markets for in depth understanding of transportation system model. It is hoped that shipping companies and new entrants will find this work a great value for their shipping operations hence the inclusion of methods of determining vessel size and speed characteristics.*

# REAL INCOME, INFLATION, AND INDUSTRIAL PRODUCTIVITY IN NIGERIA (1970-2005)

**Dr. OWOLABI A. USMAN**  
**DEPARTMENT OF MANAGEMENT & ACCOUNTING**  
**LADOKE AKINTOLA UNIVERSITY OF TECHNOLOGY**  
**OGBOMOSO**

**ADEGBITE TAJUDEEN ADEJARE**  
**DEPARTMENT OF MANAGEMENT & ACCOUNTING**  
**LADOKE AKINTOLA UNIVERSITY OF TECHNOLOGY**  
**OGBOMOSO**

## ABSTRACT

*The study empirically examines the effect of real income, inflation, and industrial productivity in Nigeria, in line with the objectives of this study, secondary data were obtained from central bank of Nigeria statistical bulletin covering the period of 1970 to 2005. In concluding the analysis, multiple regressions were employed to analyze data on such variables as real income, inflation, wages, manufacturing output and consumer price index were all found to have significant effects on the Economics Growth with the Adjusted  $R^2$  of 72%. Following the outcome of this study, it is therefore concluded that an increase in real income resulted in an increase in the unit cost of labour and cause firms to substitute capital for labour, which reflected in an increase in the marginal productivity of labour. The result suggest that the government should continue to import few but only essential commodities, a large number of imported goods and raw material should be cut down to eliminate imported inflation.*

## DEVELOPMENT OF SMALL AND MEDIUM ENTERPRISES IN NIGERIA: A PARADIGM SHIFT

**ADEYEMI, A. ADEKUNLE**  
**LECTURER**  
**OLABISI ONABANJO UNIVERSITY**  
**AGO-IWOYE**

### ABSTRACT

*This paper establishes a linkage between national economic growth and Small and Medium Enterprises (SMEs) development and thus examines government's successive interventions in the development of SMEs significantly in the area of access to finance. The paper posits that the single-solution approach by way of providing more finance to SMEs may not effectively bring about the desired objectives of a wholesome development of the sector and thereby suggests an integrated multifaceted approach. Accordingly, the paper provides a review of extant legislations and literature on Small Scale entrepreneurial development and gives a deeper understanding of the roles that Development Institutions are to play to encourage, motivate and instil entrepreneurial initiatives and thereby enhance SME as a driver of national economic growth and development in Nigeria.*

# THE EVALUATION OF KNOWLEDGE MANAGEMENT'S EFFECTIVENESS ON E-LEARNING: A CASE STUDY ON PAYAME NOOR UNIVERSITY OF IRAN

**BAHAREH SHAHRIARI**  
**EDUCATIONAL ASST.**  
**PAYAME NOOR UNIVERSITY**

**KIARASH JAHANPOUR**  
**RESEARCH SCHOLAR**  
**SAINT LOUIS UNIVERSITY OF PHILIPPINES**  
**PHILIPPINES**

## ABSTRACT

*The aim of this study is evaluating the effectiveness of knowledge management on e-learning according to both these variables. Based on the reviews taken, knowledge management indicators include: organizational culture, information technology, human resources, leadership, organizational structure and internal processes, and indicators of e-learning are training based on computer, training based on networks, network training, virtual classrooms and digital collaboration. The statistical society of this study is the employees of the Payame Noor University central organization and the samples are 289. We used random and multistage cluster sampling and the measuring tool consists of two questionnaires based on knowledge management and e-learning. To describe the data we used frequency indicators, mean and standard deviation and to analysis the data, the Pearson correlation coefficient test, Levin equal variance test, independent group t test, one-way ANOVA (one way variance test) and Post Hoc test with SPSS software were used. Research result shows that among all the knowledge management indicators, there is a positive correlation. Independent group t test on the dimensions of internal processes, information technology and organizational structure showed significant difference between group learning and individual learning by emphasizing on group learning and on organizational culture dimension, the difference emphasized on the individual learning. Also, independent group t test only based on the relationship between traditional and untraditional learning showed significant difference. ANOVA test on the dimensions of information technology, human resources, organizational structure and organizational culture with regard to employee learning levels showed significant difference, and finally according to the obtained data, the effectiveness of knowledge management on e-learning is desirable.*

# THE RELATIONSHIP BETWEEN ORGANIZATIONAL CULTURE AND JOB SATISFACTION AMONG PROFESSIONAL STAFF IN VIETNAMESE CONSTRUCTION COMPANIES

**NGUYEN PHI TAN**  
**RESEARCH SCHOLAR**  
**HONG KONG INTERNATIONAL PROGRAM**  
**TARLAC STATE UNIVERSITY**  
**HONGKONG**

## ABSTRACT

*In the context of the organizational environment, the relationship between organizational culture and employee job satisfaction has not been extensively explored and therefore, there has been still a big gap in academic research on these areas in Vietnam. For this reason, this study attempted to investigate whether the significant relationship existed between organizational culture and job satisfaction within Vietnamese construction companies. The sample was a total of 348 participants working for construction companies. Job Satisfaction Survey and Organizational Culture Survey were used to measure the level of job satisfaction and the perceptions of organizational culture. The correlation analyses showed that there were the strong and positive relationships between organizational culture and employee job satisfaction in Vietnamese construction companies.*

**ANALYSIS OF LIQUIDITY OF SELECTED PRIVATE SECTOR INDIAN BANKS**

**SULTAN SINGH**  
**PROFESSOR & DEAN**  
**DEPARTMENT OF BUSINESS ADMINISTRATION**  
**CHAUDHARY DEVI LAL UNIVERSITY**  
**SIRSA**

**SAHILA CHOUDHRY**  
**ASST. PROFESSOR**  
**INSTITUTE OF BUSINESS MANAGEMENT**  
**JCD VIDYAPEETH**  
**SIRSA**

**MOHINA**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF BUSINESS ADMINISTRATION**  
**CHAUDHARY DEVI LAL UNIVERSITY**  
**SIRSA**

**ABSTRACT**

*The present study is conducted to analyze the liquidity of selected private sector Indian banks namely ICICI Banking Corporation Ltd. (ICICI), Indusind Bank Ltd (Indusind), AXIS Bank Ltd (AXIS) and HDFC Bank Ltd (HDFC) in India by using CAMEL Model ratios for a period of eleven years i.e. from 2000-01 to 2010-11. The study is of analytical nature and therefore is based on the secondary data collected from various Journals, Annual Reports, Performance Highlights of the Private Sector Banks, Reports on Trends and Progress of Banking in India, etc. One-way ANOVA has been used for the analysis of data collected and to arrive at the conclusions. The results reveal that there is no significant difference in the ratio of liquid assets to total assets and liquid assets to demand deposits in selected banks during the period under study. However, the ratio of government securities to total assets and liquid assets to demand deposits shows a significant difference in the liquidity of the selected banks during the same period.*



**PRODUCTIVITY MEASUREMENT OF PUBLIC SECTORS BANKS IN INDIA****DR. BHAVET****FACULTY****M M INSTITUTE OF MANAGEMENT****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****Email: bhavetgarg@gmail.com****Voice: +91-9896989571****PRIYA JINDAL****FACULTY****DEPARTMENT OF HUMANITIES & SOCIAL SCIENCES****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****DR. SAMBHAV GARG****FACULTY****M M INSTITUTE OF MANAGEMENT****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****Email: jaisiyaramki@gmail.com****Voice: +91-9996009890****ABSTRACT**

*In 1991 financial sector reforms were initiated in India as an overall economic reform. These reforms have changed the face of Indian banking Industry. Liberalization has brought about changes in the way the banks operate. Liberalization of the Indian banking industry has thrown open the door for foreign banks, resulted in an increasingly competitive environment. The financial sector reforms emphasized the need to improve the productivity of the banks through appropriate rationalization measures so as to reduce the consumption of inputs and produce more outputs. Nowadays, productivity improvement in organizations is as one of executive managers and decision makers' main challenges in each country. In many countries, most of development programs are based on productivity improvement. Productivity is one of the most influential factors that lead to economical growth. The present study measures the productivity of banks on the basis of employees Productivity and Employee Cost Ratios. The banking industry is highly competitive. Banking being a service sector industry, productivity of the staff has a significant bearing on the banks overall performance. The key to a bank's success is having the best people. In fact, people are the main commodity. Banks don't manufacture anything; they offer a service. Human Resources are core to the success of the bank. Human resources have a significant bearing on the profitability, efficiency and overall organizational effectiveness. Public Sector banks has been worked on a recurrent theme that "people are our greatest asset".*

**IMBIBE ETHICAL EDUCATION****DR. T. SREE LATHA****PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION  
ST. ANN'S COLLEGE OF ENGINEERING & TECHNOLOGY  
VETAPALEM****SAVANAM CHANDRA SEKHAR****ASSOCIATE PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION  
ST. ANN'S COLLEGE OF ENGINEERING & TECHNOLOGY  
VETAPALEM****ABSTRACT**

*There is a need for imparting ethical education with a spiritual bent of mind in educational institutions to churn out good citizens. Imbibing the qualities of good conduct, self-confidence and high values would help students earn a significant place in society. Education without values is like a flower without fragrance. Students should realize that character building is equally important as career building. A good character in life is ultimate thing that stretches person's self-realization. Therefore, students should learn not just from their curriculum, but from other spheres too to widen their knowledge base to emerge as bright citizens of the future. Mere ambition to excel in life was not enough, and education must be imparted to help students emerge as leaders in their chosen fields. This article is useful to educational institutions, government and parents to impart ethical education from all fronts to make good citizens for the nation.*

## **MODELING INDIAN MONSOON (RAINFALL) VOLATILITY AS AN INDEX BASED RISK TRANSFER PRODUCT**

**D P. SHIVKUMAR**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF STUDIES IN COMMERCE**  
**UNIVERSITY OF MYSORE**  
**MYSORE**

**M PRABHU**  
**ASST. PROFESSOR**  
**JSS COLLEGE FOR WOMEN**  
**KOLLEGALA**

**DR. G. KOTRESHWAR**  
**PROFESSOR**  
**DEPARTMENT OF STUDIES IN COMMERCE**  
**UNIVERSITY OF MYSORE**  
**MYSORE**

### **ABSTRACT**

*Various research studies are now focusing on the need for exploring the potential of rainfall indexation to engage capital markets for absorbing rainfall shocks. In this paper an attempt is made to develop a general framework for conceptualizing rainfall-index based risk transfer product based on the rainfall data of select 3 out of 36 meteorological subdivisions of India. A unique rainfall index with ticker symbol Monsoon Outcome Index (MOX) for each of the major meteorological subdivision of India is proposed, along with an estimating model. Essential statistical properties of MOX series across time and subdivisions are captured which only reinforce the vast scope for launching new breed of risk market instruments.*



**THE DEVELOPMENT OF SMALL SCALE INDUSTRIES IN MEGHALAYA**

**MUSHTAQ MOHMAD SOFI  
RESEARCH SCHOLAR  
DEPARTMENT OF COMMERCE  
CMJ UNIVERSITY  
MEGHALAYA**

**DR. HARSH VARDHAN JHAMB  
ASSOCIATE PROFESSOR  
DEPARTMENT OF COMMERCE  
SGTB KHALSA COLLEGE  
UNIVERSITY OF DELHI  
DELHI**

**ABSTRACT**

*Development of Small scale industries depends upon the availability of natural resources & finance to entrepreneurs and the other factors include population, connectivity, rural-urban combination, poverty etc. The establishment of small level business in a particular region determines the influence of microfinance of that region or the economic status of its people, existence of financial institutions, NGOs, NBFCs etc. The small-scale industries (SSIs) usually involve the units engaged in producing the items which require raw material available locally at cheaper rates with good market for the products being manufactured by them. In order to conduct the study we collected the data from both secondary and primary sources, proper statistical procedures were conducted to process and analyse the information, from the information that we have it is realized that in MEGHALAYA the number of small scale industries has increased with 41 percent growth during 2001-02 to 2008-09, the number of employs working in these SSIs also increased at the same pace but there is vast intra regional disparity associated with location of these small scale units because of population, economic and socio-cultural differences among hilly and plain areas of the state and these SSIs are engaged in more than 24 different types of activities. The formal financial support through various schemes was only 14 percent and remained 86 percent derived from the sources like; formal mortgage finance, informal finance & semiformal finance and own finance.*

## REGRESSION MODELS

**M.VENKATARAMANAIAH**  
**PROFESSOR**  
**DEPARTMENT OF STATISTICS**  
**S. V. UNIVERSITY**  
**TIRUPATI**

**M.SUDARSANA RAO**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF STATISTICS**  
**S. V. UNIVERSITY**  
**TIRUPATI**

### ABSTRACT

*In statistics, Regression model is possibly the most important step in the model building sequence. It is also one of the most overlooked. Often the validation of a model seems to consist of nothing more than quoting the  $R^2$  statistic from the fit (which measures the fraction of the total variability in the response that is accounted for by the model).*

## **EFFECTIVENESS OF EMPLOYEE RETENTION TECHNIQUES ADOPTED BY BPO COMPANIES WITH REFERENCE TO CHENNAI**

**DR. RANJITHAM.D**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**PET ENGINEERING COLLEGE**  
**VALLIOOR**

### **ABSTRACT**

*Employee retention is a process in which the employees are encouraged to remain with the organization for the maximum period of time or until the completion of the project. The present study examines the phenomenon of Employee Retention in the BPO sector in Chennai in order to develop appropriate strategies, which can help the organizations in this sector to retain their valuable talent. The major objectives of the research are to study: employee retention strategies followed in the BPO industry, significance of HR practices in the attainment of job satisfaction amongst the employees of the industry; extent of employee attrition prevalent; significance of individual, organizational and industry related factors in determining employee retention and identify different strategies adopted to reduce the monotony of work for the executive positions. The area of study is confined to employees of BPO Companies in Chennai. The questionnaire is framed for the research study is structured questionnaire. The form of question is of both closed and open type. The chi square test, correlation test and Anova are used for evaluation of the data.*

## ROLE OF FOREIGN DIRECT INVESTMENT IN EDUCATION INSTITUTIONS IN INDIA

**SHABANA  
SCHOLAR  
MEWAR UNIVERSITY  
CHITTORGARH**

**SONIKA CHOUDHARY  
SCHOLAR  
MEWAR UNIVERSITY  
CHITTORGARH**

**DR. M. L. GUPTA  
DEAN  
FACULTY OF COMMERCE & BUSINESS ADMINISTRATION  
CCS UNIVERSITY  
MEERUT**

### **ABSTRACT**

*This paper will examine the current status of foreign direct investment (FDI) in education institutions in the India and the issues facing educational institutes seeking to FDI in India. The paper concludes with a brief econometric examination of the factors influencing the level of FDI in the Indian education institutions. The liberalization in India included the gradual granting of authority for foreign direct investment in specific sectors of the economy. In the early 1990s India began to open up an economy that was previously closed to foreign direct investment (FDI). India has received significant inflows of foreign direct investment after liberalizing its economy in 1991.*

# AN EXAMINATION OF LONG-RUN AND SHORT-RUN RELATIONSHIP BETWEEN CRUDE OIL PRICE, GOLD PRICE, EXCHANGE RATE AND INDIAN STOCK MARKET

**R.KANAKARAJAMMAL**

**LECTURER**

**DR. DHARMAMBAL GOVERNMENT POLYTECHNIC COLLEGE FOR WOMEN  
CHENNAI**

**S.PAULRAJ**

**ASSOCIATE PROFESSOR**

**MADRAS INSTITUTE OF TECHNOLOGY  
ANNA UNIVERSITY  
CHENNAI**

**M.V.ARULALAN**

**ASSOCIATE PROFESSOR**

**GURU NANAK COLLEGE  
CHENNAI**

## ABSTRACT

*This study was to examine the long-run and short-run relationships between the crude oil prices, Gold prices, Exchange rate and BSE SENSEX an Indian data. The monthly data from January 1995 to September 2012 was used in this study. This study entails the use of ADF Test, PP test and KPSS test for testing the stationarity of variables, Johansen multivariate cointegration test to examine the existence of long run relationships among the variables. In order to capture the short run dynamics, VEC model is established. Granger causality test is carried out to study the direction of causality between the variables. The variance decomposition method is used to find out the proportion of the forecast error of one variable due to the other variables. The results show that all the variables were stationary at first difference with constant and trend, one cointegrating equation was present. The results of the causality test indicate that there is no causal relation between BSE SENSEX and Gold Price and also between BSE SENSEX and Exchange Rate. The results of variance decompositions revealed that out of three macroeconomic variables crude oil price showed larger importance in the interpretation of changes in BSE SENSEX.*



## MYSTERY SHOPPING– THE MIRACLE TOOL IN BUSINESS RESEARCH

**SHAKEEL-UL-REHMAN**  
**RESEARCH SCHOLAR**  
**ANNA UNIVERSITY OF TECHNOLOGY**  
**CHENNAI**

**A.VELSAMY**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**SONA COLLEGE OF TECHNOLOGY**  
**SALEM**

### **ABSTRACT**

*Satisfied customers are an important advantage for almost every company. Every company tries its level best to deliver better services to make the customers satisfied. A customer must be satisfied up to the highest possible level. Mystery shopping is a type of research tool to measure the level of satisfaction, a customer experiences through impartial way. The present paper tries to bring out the conceptual understanding of mystery shopping - tries to explain the openness of mystery shopping to various arenas whether public or private and how it creates attention for improving performance of the company.*

# THE EMPIRICAL INVESTIGATION BETWEEN EMOTIONAL COMPETENCE AND WORK PERFORMANCE OF INDIAN SALES PEOPLE

**DR. RITIKA SHARMA**

**VISITING FACULTY, UNIVERSITY BUSINESS SCHOOL, PANJAB UNIVERSITY, CHANDIGARH**

**SR. CORPORATE TRAINER**

**AKASH GAUTAM TRAINING SOLUTIONS**

**CHANDIGARH**

## ABSTRACT

*The objective of this paper is to study; if any association exists between the emotional competence level of Indian salespeople with their performance. For this purpose, a questionnaire pertaining to emotional competence and performance were administered to 400 salespeople( representing 100 each from Insurance, Automobiles, Pharmaceuticals and Telecom Industries). We have used internal consistency for estimating the reliability of scale used in the present study for performance of sales people. Six emotional competence proficiencies have been identified by the technique factor analysis- Ironic Perspective, Authentic Dealing, Empathy with Customers, Emotional Acceptability, Ethical Emotional Flexibility and Self Presentations. Further Cluster Analysis was run to group respondents into relatively homogeneous segments based on their emotional competence, using six proficiencies. Based on the two groups of sales people, the performance have been measured for selective salespeople .It was found that overall performance was significantly different between the MEC and LEC salespeople. This calls for improving the performance of LEC salespeople.*

## MARKETING OF BRANDED PRODUCT IN RURAL AREA: A CONCEPTUAL BASED STUDY ON RURAL MARKET

**PANKAJ ARORA**  
**ASST. PROFESSOR**  
**MATS UNIVERSITY**  
**RAIPUR**

**AJITHA PRASHANT**  
**ASST. PROFESSOR**  
**ITM UNIVERSITY**  
**RAIPUR**

### ABSTRACT

*The mantra for marketers is innovation. New marketing and advertising models have yet to tap India's multicultural heritage, and the process of globalization has yet to spring from the bottom-up i.e. from rural India. In addition, the rural way of speaking is different from the urban manner of communicating. This difference needs to be addressed in order to avoid incorrect conclusions that associate rural verbal behavior with linguistic deficiency, especially in relation to brand recognition. The study attempts to understand the company strategy for increasing the marketability of their branded product in rural area. In present paper researcher had analyzed the rural market behavior, through descriptive study an attempt had been made to look the hinterland at different perspective. Apart from study of various research report and survey results, detailed study of CPG and Consumer Durable Industry had been made. In this paper a new approach, 4R's had been highlighted and presented. It also aims to analyze the impact of communication and campaigning process on consumer buying behavior. While focusing on specific areas of departures and inadequacies in past and current research in the area, the paper discusses the possibility of creating an effective model for enhancing marketability of the product. Although no pre test and post test had been made to check the validity of model in rural market. The proposed model is designed keeping in mind the technological advancements that have taken place in the marketing environment in rural India. It may also provide key insight and opportunities to marketers to frame their 4R's strategy.*

## **A STUDY ON EMPLOYEES JOB SATISFACTION WITH SPECIAL REFERENCE TO COACH FACTORY**

**P.MANONMANI  
ASST. PROFESSOR  
PPG BUSINESS SCHOOL  
COIMBATORE**

**V.UMA  
ASST. PROFESSOR  
PPG INSTITUTE OF TECHNOLOGY  
COIMBATORE**

### **ABSTRACT**

*Job satisfaction in regards to one's feeling or state of mind regarding nature of their work. Job can be influenced by variety of factors like quality of one's relationship with their supervisor, quality of physical environment in which they work, degree of fulfillment in their work, etc. Various studies have been conducted to find out the factors which determine the job satisfaction and the way it influences productivity in the organization. Though there is no conclusive evidence that job satisfaction affects productivity directly because productivity depends on so many variables, it is still a prime concern for managers. Hence, the study is conducted on Employee job satisfaction with special reference to coach factory. The results shown that majority of the employees are highly satisfied and in turn employee involvement and retention is not a challenging outcome.*

**E-CRM APPLICATION IN INSURANCE SECTOR AND RETENTION OF CUSTOMERS****DASH BISWAMOHAN.****ASST. PROFESSOR****DHANESWAR RATHA INSTITUTE OF ENGINEERING & MANAGEMENT STUDIES  
KAIRAPARI****MISHRA RADHAKRISHNA****ASST. PROFESSOR****GADHI INSTITUTE FOR TECHNOLOGY  
GRAMADIHA****ABSTRACT**

*On a global scale a number of insurers are competing and offering the customers a plethora of products. The customers are demanding quick and better service from the service providers. For the insurance companies to survive competition, they have to upgrade the quality, transparency and integrity to acquire and retain customers in long range. They need a set of offers and the value proposition to be delivered to the target potential customers, which needs a thorough market research to understand the needs of the customers and accordingly launching the products to match with customer's expectation. Since the initiation of liberalization, privatization and globalization, successive governments have tried to keep pace with a rapidly changing global scenario. The doors for private participation were opened in a number of sensitive sectors, insurance being one of them. For the past few decades, insurance was looked upon as a tax-saving investment product. While the opportunity for the players is the huge untapped potential, the challenge is to establish a long-term reputation, also to serve the customers in a sophisticated way by introducing the innovative offerings. This research study is based on impact of customer relationship management practices on insurance sector in odisha market. In this study customer's opinions have been collected through a structured questionnaire to understand the effectiveness of CRM implementation in relation to the companies like AVIVA, LIC of India, ICICIprudential, Birla sun life and Reliance. Here to measure the customer retention gained by above insurers, factor analysis and t test have been used considering the factors of retention.*

# THE USAGE OF SIX SIGMA TOOLS IN BRINGING DOWN THE DEFECTS IN THE HR PROCESSES

**SREEJA K**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MBA**  
**PES SCHOOL OF ENGINEERING**  
**BANGALORE**

**MINTU THANKACHAN**  
**HR ADMINISTRATOR**  
**ACCENTURE**  
**BANGALORE**

## ABSTRACT

*Six Sigma is not the latest buzzword in management circles. It has been here for quite a long time and companies have been raining accolades for this merit-worthy process by contributing Million Dollars as Benefits for them Eg: The Six Sigma effort at GE contributed \$700 million in corporate benefits in 1997, just two years into the program. Six Sigma seeks to improve the quality of process outputs by identifying and removing the causes of defects (errors) and minimizing variability in business processes. All HR processes are prone to producing multiple defects during delivery. Sometimes these defects remain unnoticed until they start to cause problems and when this happens they can affect the organization at a much higher level, significantly impacting areas such as finance, employee satisfaction, customer satisfaction or even the legality of the business. It is therefore a high priority to detect and minimize the number of defects produced. Achieving the Six Sigma level or 99.9997 per cent flawless transactions may not be possible in all HR processes, but by taking the Six Sigma approach defects can often be reduced substantially. The study aimed at finding out the defects in the Hr Processes by collecting data using Questionnaire & Interview to the Hr staffs of 5 hotels in Bangalore. The data obtained is quantified and analysed using weighted average and percentage methods. Then by using the Six Sigma tools like 5Why Analysis, Cause & Effect Diagram (Fish Bone Analysis) & Visual Controls we will be able to Successfully trace out the reasons for which the defect might have occurred & find out the root cause for the problems, after which these defects can be minimized by improving the Current Hr Process with the Actual Hr Process in the Hr system. The study analyzed the various types of defects that came from Hr Processes. It showed that a majority of Hr Activities carried out had some form of the defects in the Hr Process. This study intended to find out most of the defects & errors in the Hr functioning, their causes & root Problems for the occurrence of the Defects in the Hr system. After a thorough analysis of the Six Sigma tools in the Hr process, it was found that these defects could have minimized easily.*

## **WOMEN EMERGING GLOBALLY AS THE POTENTIAL MARKET: REASONS, IMPLICATIONS AND ISSUES**

**DR. JAYA PALIWAL  
ASST. PROFESSOR  
MIT SCHOOL OF MANAGEMENT  
PUNE**

### **ABSTRACT**

*Women across the world are expanding beyond traditional roles to influence decisions in the home, in business and in politics. In fact, women already make the majority of the world's purchasing decisions. Boston Consulting Group estimates that they control some \$12 trillion of the world's \$18.4 trillion in annual consumer spending, and that percentage will likely rise as a new upwardly mobile class of young female professionals overtakes their male peers in wealth and status. In developed countries, there is already an elite cadre of urban women who are more powerful than their male counterparts. This paper tries to examine the changing role of women in the global economy and also analyses the reasons and issues associated with the transition. Besides, this paper also studies the implications of this transition on the market conditions.*

**URBAN RESIDENTIAL WATER SUPPLY IN GADAG TOWN IN KARNATAKA STATE**

**DR. H H BHARADI**  
**ASST. PROFESSOR**  
**DEPARTMENT OF STUDIES IN ECONOMICS**  
**RANI CHANNAMMA UNIVERSITY**  
**BELAGAVI**

**ABSTRACT**

*Most of the urban area availability of drinking water is becoming more scarce and more uncertain, this uncertain access to drinking water leads to urban conflicts. Mountain urbanization and rising population in urban area in recent years, coupled with inefficient management, has led to the widening gap between the demand and supply of water. Large numbers of households in cities around the developing world do not have access to safe and reliable supply of drinking water. In over 65 years of political independence and economic development, India has not been able to ensure the most basic of human needs particularly safe drinking water for all its citizens. Rural areas contain the largest number of people without access to safe water but in common with many developing countries, the fastest growing un-served populations live in urban and semi-urban areas. The water supply in most Indian cities is only available for a few hours per day, pressure is irregular, and the water is of questionable quality. Intermittent water supply, insufficient pressure and unpredictable service impose both financial and health costs on Indian households. Therefore the present work is an attempt to study the urban residential water supply and its management in Gadag city in Karnataka.*



**TECHNICAL ANALYSIS: A TOOL TO MEASURE MARKET VOLATILITY**

**G.B.SABARI RAJAN**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**INFO INSTITUTE OF ENGINEERING**  
**COIMBATORE**

**ABSTRACT**

*Technical analysis is the study of historic price movement of securities, trading volumes and market action, primarily through the use of charts for the purpose of forecasting future price trends. Through technical indicators, investors can analyze the short-term price movement of the stocks, the most important market turning points and project the price movement. This paper is attempt to know and understand the concept of Technical Analysis and how its use as a tool to measure the market volatility. There are several facts are behind the volatility of the market and stock. As an investor he can understand and measure the volatility of the market in several ways, among that technical analysis is the first and foremost tool on this. The market volatility it affect both primary and secondary market. Both this markets predominantly deal in the equity shares. Debt instruments like bonds and debentures are also traded in the stock market. Well regulated and active stock market promotes capital formation. The health of the economy is reflected by the growth of the stock market.*

## CO-BRANDED CREDIT CARD - A TAILOR-MADE PRODUCT NICHE FOR CONSUMERS

**DR. A. JESU KULANDAIRAJ**  
**ASST. PROFESSOR**  
**LOYOLA COLLEGE (AUTONOMOUS)**  
**CHENNAI**

### ABSTRACT

*Co-branded credit cards are one of the biggest trends in the credit-card industry in the last several years. For banks they offer a way to distinguish their products from their competitors now that everyone offers basic credit cards. For consumers they offer attractive deals in different product niches as well as a good reason to get multiple cards. The sheer numbers in terms of could be and would be credit card users have made this an exciting arena for the banks and other credit card marketers. This is why we have seen a very fast pace of progress in this field. The latest product and technological developments in the international credit card scene are quickly replicated here for the Indian market. The newest kid on the block is the co-branded credit cards. In this conceptual research, the researcher wants to analyze the features and benefits of co-branded credit cards. This study also indicates the scope of consumers spending behaviour and their problems in using a co-branded credit card. Finally, researcher has suggested various points to assess the consumers spending pattern with a co-branded card.*

## **A COMPARATIVE STUDY ON CUSTOMER SATISFACTION WITH SERVICE QUALITY IN PUBLIC AND PRIVATE SECTOR BANKS**

**DR. SAMBHAV GARG**

**FACULTY**

**M M INSTITUTE OF MANAGEMENT**

**MAHARISHI MARKANDESHWAR UNIVERSITY**

**MULLANA**

**Email: jaisiyaramki@gmail.com**

**Voice: +91-9996009890**

**PRIYA JINDAL**

**FACULTY**

**DEPARTMENT OF HUMANITIES & SOCIAL SCIENCES**

**MAHARISHI MARKANDESHWAR UNIVERSITY**

**MULLANA**

**DR. BHAVET**

**FACULTY**

**M M INSTITUTE OF MANAGEMENT**

**MAHARISHI MARKANDESHWAR UNIVERSITY**

**MULLANA**

**Email: bhavetgarg@gmail.com**

**Voice: +91-9896989571**

### **ABSTRACT**

Indian banking industry has suddenly witnessed a major boom. Being a globalized market, the customers seek and demand world class products. In today's global market, the competitive advantage lies in delivering high quality services to the customers. The need to achieve customer satisfaction lies in its ability to deliver better quality products to the customers. Therefore, customer satisfaction is considered as a pre-requisite for customer retention, loyalty and convenience which ultimately helps in realizing the goals of profitability, market share, growth, return on investment, productivity etc. services quality is one of the highly debatable topic in market theory. There is a wide range of literature on customer satisfaction and services quality though both are different concepts but are closely related to each other. In order to judge the link between two, a deep study of both concepts is required. So, the present paper strongly emphasized the relationship between services quality and customer satisfaction. This paper attempts a comparison of performance among two categories of banks – public and private sector banks (only domestic) in Ambala District - using the list of service attributes based on different service dimensions such as tangibles, reliability, responsiveness, assurance, empathy and courtesy during December 2012. This study is based on questionnaire method. A sample of 160 customers has been selected using convenient sampling method. The statistical tests are conducted at 5% and 1% level of significant the main statistical tools are used. This study concluded that private sector banks are more preferred by majority of the customer as they emphasize more upon relationship building with their clients and are better equipped with modern infrastructure as compared to public sector banks. The findings show that Private sector banks performed significantly by satisfying its customers with good services and they have been successful in retaining its customers by providing better facilities than Public sector banks.

## EMOTIONAL INTELLIGENCE (EI): AN IMPERATIVE SKILL FOR MANAGERS IN THE GLOBAL WORKPLACE

**SMARTY MUKUNDAN**

**RESEARCH SCHOLAR, SCHOOL OF MGT. STUDIES, COCHIN UNIVERSITY OF SCIENCE & TECHNOLOGY, COCHIN  
ASST. PROFESSOR  
FISAT BUSINESS SCHOOL  
MOOKKANNOOR**

### ABSTRACT

*In the present millennium, organisations are going global and companies need managers who can work in a multicultural environment, is aware of the global issues and recognise the need for a diverse workforce to gain a competitive advantage in their global operations. In a globalised setting to outperform and emerge successful, firms need emotionally equipped employees who do not panic or overreact during tough situations but change with the 'changes' in the workplace. The greatest challenge in the global work settings is managing the intellectual capital of the firm. Organizations need to develop a culture that focus on awareness of this challenge and help employees find a deeper meaning and bonding in their work lives .Hence managers of today need to develop not only their core competencies & task oriented skills but their emotional intelligence skills too . They have to manage the emotional climate of their organisation with the same proficiency as they manage their tasks and resources. Hence the need of the hour is to develop a breed of managers who are emotionally competent, who are masters their own emotions and is able to connect themselves to others by considering the emotional elements of decision making and maintaining constructive relationships . Self awareness, self regulation, motivation, empathy and social skills are the basic building blocks of emotional intelligence. Using EI managers can create a link between the top management and his followers through shared understanding and thereby achieve the organisational objectives. This paper discusses the importance of EI skills in workplace in a globalised setting and the imperative of developing those skills for managers. Finally it also discuss how EI skills can be developed by creating an enabling climate in the organisation and imparting EI capability training to managers*

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce, IT and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail i.e. **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

