



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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**QUALITY OF WORK LIFE PRACTICES OF ACADEMIC PROFESSIONALS IN BANGLADESH: A  
FACTOR ANALYTICAL APPROACH****BALASUNDARAM NIMALATHASAN**

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**ABSTRACT**

Quality of work life (QoWL) is viewed as an alternative to the control approach of managing people. The QoWL approach considers people as an 'assets' to the organization rather than as 'costs'. It believes that people perform better when they are allowed to participate in managing their work and make decisions. This approach motivates people by satisfying not only their economic needs but also their social and psychological ones. The literature survey revealed that like other developed, developing countries, QoWL as an area of research have not received proper attention in Bangladesh. Therefore, the authors took interest to somewhat cover this wide research gap. In order to fill the gap the present study was undertaken. . Secondary literatures and primary data collections method were used for the study. In this study attempted to rank QoWL practices with respect to their importance in the context of Bangladesh through using 'Exploratory Factor Analysis' (EFA). The results show that four factors of QoWL practices extracted from the analysis accounted together with 56.754% of the total variance. These four practices such as 'job benefits for family', 'physically safe', 'payment for work', and 'creativity of outside work' ranked as first, second, third, and fourth respectively with respect to their importance. Outcomes of the study would benefit the academicians, researchers, policy-makers, and practitioners of Bangladesh and other similar countries.



**SUPPLY CHAIN INTEGRATION AND COLLABORATION USING E-BUSINESS MODEL IN TEXTILE GARMENT INDUSTRY****DR. G. NIJAGUNA**

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**SULTANATE OF OMAN****ABSTRACT**

Information technology has been used increasingly to enhance the global competitiveness in various industries through the widespread application of cost effective e-Supply chain management (e-SCM). The advent of the Internet and electronic communication has enabled companies to be more responsive to their customers. Successful supply chain management requires a change from managing individual functions to integrating activities into the key supply chain process. The textile and garment industry stands out as one of the globalised industries in the world today that differs from buyer driven supply chains led by multinational companies. The garment industry is a supply driven commodity chain led by a combination of many stakeholders. Each plays an important role in a network of Supply chains which spans from fibres to yarn, to fabrics, to accessories, to garments, to trading and to marketing.

The supply chain of textile industry involves product design and development, material sourcing and product manufacturing, product distribution and retailing of products. The product design stage should involve customers in order to define and fulfill their requirements. The Supply chain that operates fluidly and benefits the entire value chain by speeding up communication between customers and their suppliers, improving service quality, and reducing costs. In this article, the authors aimed to address the issues and future directions to how well manage the supply chain in textile garment industry. The purpose of the study is to gain an understanding of the development of e-supply chain. This study specifically examines the issues arising from current supply chain practices and the coping strategies used to deal with the issues. The research is focused on survey method to collect participants' responses to two major questions as described in this paper and hypotheses are tested empirically and concluded with suggestions and recommendations managerial and research implications

**TRAINING DELIVERY AND METHODOLOGY AMONG BANKS (AN EMPIRICAL STUDY)****DR. AJAZ AKBAR****ASST. PROFESSOR (BUSINESS STUDIES)  
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AWANTIPORA PULWAMA  
JAMMU AND KASHMIR****ABSTRACT**

*Human resource is the backbone of any organization. Properly trained and highly developed human resource is perceived as the greatest asset of an organization. Trained personnel contribute to the efficiency, growth, increased productivity and market reputation of an enterprise. Organizations need to realize and strategically train and manage the resource for a sustainable growth in the present uncertain environment, past research studies on training and development programmes indicate that appropriate training delivery and methodology is crucial decision the trainers have to make to yield optimum result. This has been realized by industrial, commercial, research establishments and even government institutions. In this context present paper is an endeavor to look into the functioning of training delivery and methodology as perceived by the employees in the public as well as private sector service organizations viz., 'The SBI' and "The J & K Bank Ltd.' This paper also makes a humble attempt to trace out the areas which need overall improvement with respect to effective role of trainer, training methods and training environment and facilities.*



**MICRO FINANCE IN INDIA AND MILLENNIUM DEVELOPMENT GOALS: MAXIMIZING IMPACT ON POVERTY****G. PANDI SELVI****HEAD OF THE DEPARTMENT  
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NEHRU GARDEN, THIRUMALAYAMPALAYAM  
COIMBATORE - 641 105****ABSTRACT**

*The context for this paper derives from the current overriding emphasis on microfinance in rural finance discourse and its celebration as the new 'magic wand' in the fight against poverty. The paper discusses the factors and theoretical position associated with evolution of microfinance and its global acclaim based on it being a Win-Win proposition for both Micro Finance Institutions (MFIs) and Clients. The paper brings out the missing link of impact assessment in the Indian context, which is a precondition for poverty reduction on account of the influence of new paradigm of Institutional viability under commercial microfinance. The paper argues for mainstreaming impact assessment in evaluation of programmes for realizing the full potential of microfinance in achievement of Millennium Development Goals (MDGs).*

*This paper also draws on the doctoral field research conducted by the author in 2005 to assess socio economic impact of Self Help Group (SHG)-Bank Linkage programme of microfinance in India.*

**COMPARATIVE FINANCIAL PERFORMANCE EVALUATION OF MARUTI AND HYUNDAI**

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GHAZIABAD

**ABSTRACT**

*The research paper focuses on the financial performance evaluation of Maruti and Hyundai. Financial Performance evaluation has been done on the basis of some selected parameters like Liquidity, Profitability, Efficiency, Leverage ratios and Market Value Ratios for the period from 2000 to 2009. The idea of this article is to know the short term as well as long term financial position of selected companies and to give suitable suggestions for improvement in their financial position. The comparison of the financial performance of Maruti and Hyundai reveals that Maruti is better company in market valuation in comparison to Hyundai.*



**FOREIGN DIRECT INVESTMENT AND ECONOMIC GROWTH IN INDIA: AN EMPIRICAL ANALYSIS****RAJENDER S. GODARA****ASST. PROFESSOR (ECONOMICS)  
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SIRSA – 125 055****RANJAN K. ANEJA****ASST. PROFESSOR (ECONOMICS)  
JCDM COLLEGE OF ENGINEERING  
SIRSA – 125 055****ABSTRACT**

*This paper is an attempt to analyze empirically the causal relationship between of Foreign Direct Investment (FDI) and economic growth of India. FDI in the general manner of speaking is defined as a multinational company from one country making a physical investment to set up its business in another country. FDI has assumed a crucial role in the internationalization of economic activities and plays a remarkable and growing part in global business. FDI is widely accepted as a major resource for the economic development of developing countries. Therefore, almost all the developing countries offer a welcoming attitude to foreign institutional investors, associated with FDI. After following to some extent restrictive policy towards FDI, India liberalized her FDI policy regime significantly since 1991. This liberalization has been accompanied by increasing inflows, changes in the sectoral composition, sources and entry modes of FDI. To assess the impact of FDI on economic growth of economy by using Engle-Granger co integration and Granger causality tests for India over the period 1991-2009, we find out causal relationship between FDI and economic growth. During the study it was causalities run both from GDP to FDI and FDI to GDP. The results show the long run positive relationship between FDI and GDP in India.*

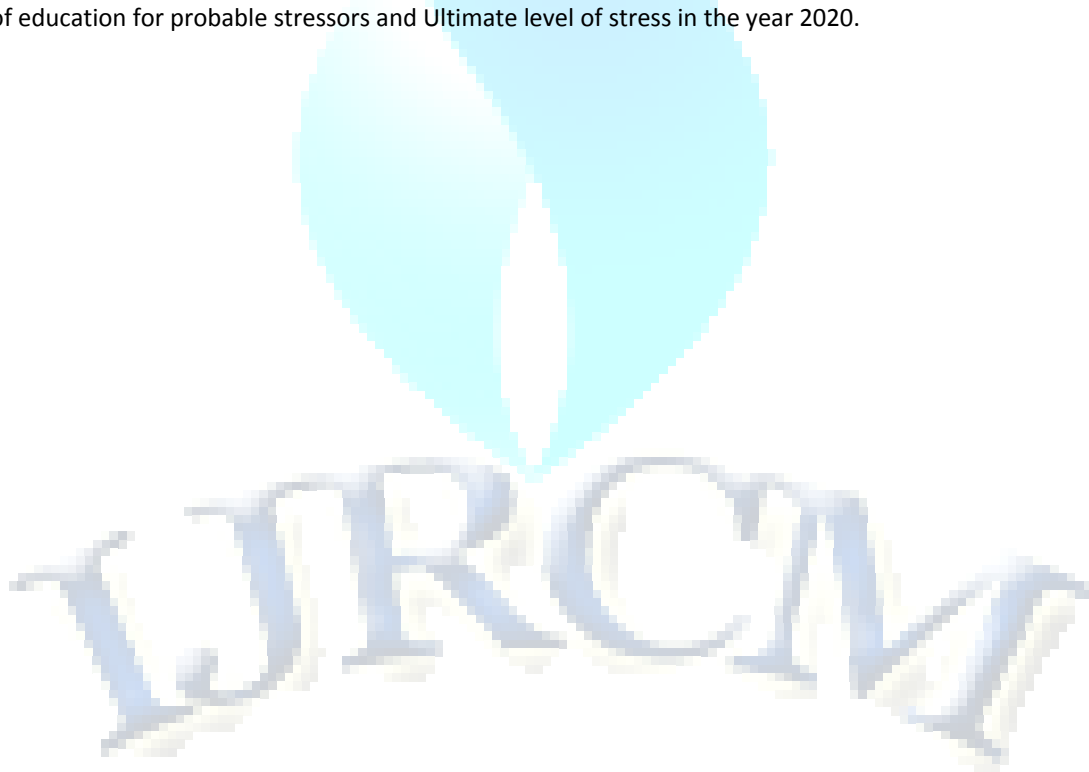
**STRESS IN EDUCATION.....IS THIS THE ULTIMATE DESTINATION IN 2020?**

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**INSTITUTE OF MANAGEMENT EDUCATION AND RESEARCH**  
**BELGAUM**

**ABSTRACT**

The main objective of this research paper shed light on the present global educational environment. To analyze the definite changes in the education system in 2020. We have undertaken a conceptual study on the levels of stress faced by the students of management education. It is our modest attempt to bring out the definition of stress by the way of research. Stress, improperly addresses, is a killer: a killer of bodies, minds, aspirations and companies. Stress is associated with unclear thinking, poor decision-making, chaotic work environments and poor family relations. By some of the meaning of stress now we can sense that Stress is present in everyone's life be it at home, school, college, office or any specific sectors in Indian Industry as well. Since our research is primarily to find out Face of Stress in Education. It is now important to understand the crucial characteristics of this angel in Education. The methodology inherited to analyze was through live survey at the various management educational institutes across Belgaum city. Convenience sampling method was used to carry out the said research. The possible outcomes of this research highlights the Symptoms of stress faced by students, Identification of six major areas in the field of education for probable stressors and Ultimate level of stress in the year 2020.



**SMES OF ANDHRA PRADESH: THE JOURNEY FAR AND BEYOND****M. MADHAVI****HEAD OF THE DEPARTMENT  
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HYDERABAD****S. PRATIBHA****ASST. PROFESSOR  
DEPT OF MANAGEMENT  
AURORA'S P. G. COLLEGE  
HYDERABAD****ABSTRACT**

*The Small and Medium Enterprises (SMEs) constitute a vibrant part of the Indian economy. Right from the early plan periods, poverty eradication and growth with equal opportunities have been the primary objectives of the Government of India. The SME sector is rightly considered as the best choice to achieve these objectives. As per various estimates available, SME sector is contributing about 8-9% of GDP and almost occupies a lion's share of 40% in the total exports of the country. Another significant factor to be noticed about this sector is its capacity to generate employment in rural and semi urban areas and thus promote rural development. Andhra Pradesh is having around 9 lakh SMEs operating in the state and is second largest of the country, in the total number of units. Further it is the first state in the country, which has introduced a scheme of single window clearance for establishing units in this sector. In this backdrop, an effort has been made by the authors to study the prospects of SME sector in the state of Andhra Pradesh. They also have come through a few practical problems in the process and suggested some possible alternative courses of action.*

**IMPACT OF MACRO ECONOMIC FACTORS ON LIFE INSURANCE INNOVATION IN INDIA: AN EMPIRICAL STUDY****VISHAL SOOD**

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MAHARAJA RANJIT SINGH COLLEGE OF PROFESSIONAL SCIENCES

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**ABSTRACT**

*Financial markets are the part of the changing business scenario worldwide. In fact, the financial markets are the first to unfold the vision and imagination that lead to financial revolution in insurance industry. Today, globalizations of competencies, thinking and perspectives have been the part of Strategic Action Plan of all the major competitors in the insurance markets, globally. The intensive competitions across the market operators and the pressure to perform by the stakeholders have resulted in competition being more intense than ever before. Both the business landscape and chemistry of the competition have changed drastically over the period of time. All around, there is a fresh thinking on the financial products, structure of market players and possibilities for value creation. We can say financial markets are being redefined, reinvented and reconfigured on a persistent basis since late 2000.*

*Insurance innovation—like innovation elsewhere in business—is an ongoing process whereby private parties experiment to try to differentiate their products and services, responding to both sudden and gradual changes in the economy. Surely, innovation ebbs and flows with some periods exhibiting bursts of activity and others witnessing a slackening or even backlash. However, when seen from a distance, the process of innovation—in this instance, financial innovation—is a regular ongoing part of a profit maximizing economy. The present study attempts to explore the impact of GDP and WPI on the revolutionary and recent wave of insurance innovation in India.*

**CORRELATES OF EMPLOYEE SATISFACTION WITH PERFORMANCE APPRAISAL SYSTEM: A  
COMPARATIVE STUDY OF INDIAN AND FOREIGN MNC BPO FIRMS****HERALD MONIS****RESEARCH SCHOLAR (FIP)  
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MANGALAGANGOTHRI - 574 199****DR. T. N. SREEDHARA****PROFESSOR  
DEPARTMENT OF BUSINESS ADMINISTRATION  
MANGALORE UNIVERSITY  
MANGALAGANGOTHRI - 574 199****ABSTRACT**

*This paper is based on an empirical study of five Indian and five foreign MNC BPO firms operating in India, ranked among the top 100 by the International Association of Outsourcing Professionals (IAOP) for the year 2009. The data was collected using both qualitative and quantitative methods from 243 employees of Indian MNCs and 163 employees of foreign MNCs who constitute 1 per cent of the population under study. The study finds that, on an average, the level of satisfaction among the respondents towards the performance appraisal system is at 73.09 per cent and 69.94 per cent for Indian MNCs and foreign MNCs respectively. Regression analysis, using a significance level of 5 per cent, shows that the variables of transparency in the appraisal system ( $p = .000$ ), employee participation in appraisal system ( $p = .028$ ), the accuracy of the previous appraisals ( $p = .031$ ) and viewing appraisals as a motivating tool ( $p = .004$ ) are significantly influencing the satisfaction of the respondents of Indian MNCs and the variables of the objectivity in the appraisals ( $p = .028$ ), the accuracy of the previous appraisals ( $p = .017$ ) and viewing appraisals as a motivating tool ( $p = .002$ ) are significantly influencing the satisfaction of the respondents of foreign MNCs, and all the other variables have emerged as insignificant. Interestingly, all the significant variables are positively associated with the satisfaction and all the variables used in the study collectively account for 59.4 per cent and 42.6 per cent of the satisfaction of the respondents of Indian MNCs and foreign MNCs respectively towards the performance appraisal system. The factor analysis, being performed under the Principal Component Analysis Method, has identified three factors contributing a cumulative variation of 67.794 per cent in the case of Indian MNCs, and it has identified four factors contributing a cumulative variation of 67.925 per cent in the case of foreign MNCs.*

**COMPARATIVE ANALYSIS ON NON-PERFORMING ASSETS (NPAs) OF PUBLIC SECTOR, PRIVATE SECTOR AND FOREIGN BANKS IN INDIA****MS. RAJNI SALUJA**

RESEARCH SCHOLAR

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**M. M. INSTITUTE OF MANAGEMENT  
MAHARISHI MARKANDESHWAR UNIVERSITY  
MULLANA – 133 203****ABSTRACT**

*The burgeoning NPAs in banking Industry is a matter of deep concern. It is just not a problem for banks but also proves fatal to the economic growth of the country. PSBs are under severe pressures of NPAs as compared to its counterparts that private and foreign banks. NPAs reduce the profitability of banks, weaken its financial health and erode its solvency. In this study an attempt has been made to compare the performance of public and private sector banks and in foreign banks in India with special reference to their NPAs. For this purpose four banks from public sector- State Bank of India, Allahabad Bank, Bank of Baroda and United Bank of India, from private sector- Axis Bank, HDFC Bank, ICICI Bank and IndusInd Bank, from foreign banks- Citibank, Deutsche Bank, HSBC Bank and Standard Chartered Bank are selected. A comparative analysis of all three categories is made on the basis of gross NPAs and Net NPAs. NPAs are also categorised into priority and non-priority sector for purpose of analysis. The study concludes that there is huge difference in NPAs of public, private and foreign banks. Public sector banks are highly pressurised by the NPAs. Moreover, greater quantum of NPAs is observed in non-priority sector than in priority sector. NPAs are not confined to PSBs alone but are present in private banks and foreign banks as well.*

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**PERCEPTION OF THE POLICYHOLDERS TOWARDS THE MARKETING OF INSURANCE SERVICES  
BY THE LIC OF INDIA**

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**ABSTRACT**

*Life Insurance cannot afford to lose sight of its social relevance and shy away from its social responsibilities. It has to constantly study the emerging needs of the market, arising due to the change in the value of social life. Demographic changes also produce the different needs amongst the population. The contribution to the nation building through strengthening the economy of a country, improvement of the health care facilities, education as well as employment shall go a long way to ultimately improve the quality of the life of individual members of the society. Investment in infrastructure project shall set the country on a road to the progress one hand and create goodwill and favourable organisational image in the minds of public on the other hand. Life insurer will also have to play a role for encouraging development of technology and make its effective use by enhancing the matching skills of inside public. LIC of India should provide necessary facilities to each and every policyholder and should try to render innovative service to the policyholders.*

**WORLD**

**ENTREPRENEURIAL ACTIVITIES OF WOMEN ENTREPRENEURS IN GADAG DISTRICT- A STUDY****DR. A. S. SHIRALASHETTI****ASST. PROFESSOR****P. G. DEPARTMENT OF STUDIES & RESEARCH IN COMMERCE****KARNATAK UNIVERSITY****DHARWAD - 3****ABSTRACT**

Recently, the role of women in the Indian society has changed considerably. Women of today are no more confined to kitchen and four walls of the house. They have been actively participating in every economic activity and successfully proved that they are equally productive and in many cases they are more productive than men. Women are the backbone of many successful entrepreneurs, educationists, professionals, scientists and economists, etc. Since, women in India constitute 48.15 percent of the total population as per census 2001; development of Indian economy cannot be possible by neglecting women who constitute large segment of the society. Like both hands are necessary for the growth and development of any human, men and women are need to work jointly and individually for the development of family income in particular and country income in general. The present study is based on the primary data collected from 250 sample women entrepreneurs of Gadag district of Karnataka state. The study focuses on to examine the relation between the demographic factors of women entrepreneurs and the entrepreneurial activities undertaken by them. It concluded that SHG movement in study area has helped in improving the economic status of the families.

**IMPACT OF TELEVISION ADVERTISING ON CHILDREN****M. VIJAYAKUMAR**

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**ABSTRACT**

Advertising has become so integral part of human being and we cannot imagine any event, newspaper, magazine, TV serial, Cinema etc. without advertising. Advertising is a one of the important marketing tool as well as powerful communication medium. The basic objective of any advertisement is to increase sales, directly or indirectly by trying to make tall claims about product performance. The degree of impact of advertising on adults may be problematic but the outcome is devastating for children. Advertisers of Kids Products earlier used to appeal to the parents but now they appeal directly to children -- who do not have the emotional or cognitive tools to evaluate what's being sold to them. Television is no more just a source of entertainment for children. They show case they must have for a kid making them a consumer even before they have reached the age of 3. So enough precautions have to be taken up at the time of advertising for children. We investigate children's understanding of TV advertising that is their ability to distinguish between TV programs and commercials. The sample consists of 87 children, ranging from 4 to 14 years old were covered for this study. It is found from the study that Children are not only influencing their parents to buy their products but also to other product categories.



**MIGRANT WORKERS: SOCIO ECONOMIC STATUS AND REMITTANCES****DR. BEENA NARAYAN****ASSOCIATE PROFESSOR (ECONOMICS)  
INDIAN EDUCATION SOCIETY'S  
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BANDRA  
MUMBAI****ABSTRACT**

*In the process of urbanization the contribution of migration has been playing an important role in the developing and developed countries as well. As a result, in all the urban areas of developing countries migrants are increasing. Mumbai in Maharashtra records excessive urban growth. Most of the migrants in the city are agricultural labourers and marginal farmers. The incidence of poverty has also been very high. The slums of the new unauthorized hutment areas are mostly inhabited by the labour migrants in almost all the cities. The present study based on a migrant workers survey done by the researcher in the Mumbai city of Maharashtra investigates the socio-economic status of migrant taxi, auto & construction workers in Mumbai. Since majority of these workers are migrant. The study focuses on number of policy related issues such as what is the living status of migrants? How much remittance they are able to send? Who sends most and what are remittances used for? Keeping the above aspects under consideration, the study analyses the socio-economic and living conditions of the migrant workers in the labour markets of Mumbai city. This kind of study is significantly helpful for the identification of problems, deficiencies and sufferings of workers in an effective manner. The study covers about three types of workers such as taxi, auto and construction workers in Mumbai. Total Five hundred thirty three workers from different fields were surveyed. Based on this information, the socio-economic living conditions and remittances status are analysed. The present study describes the status of migrant workforce in Mumbai and associated issue of remittances. It presents the characteristics of a sample of 533 migrant workers from different sectors. These workers were interviewed during the month of August 2009 to February 2010. These workers were interviewed near Cinema halls, railway station, taxi/auto stands and construction sites. A structured questionnaire was used to interview the migrant workers.*



**BRAND LOYALTY OF TOILETRY PRODUCTS - A CASE STUDY OF SIRSA DISTRICT****DR. MONICA BANSAL**

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**ABSTRACT**

Brand loyalty is the ultimate goal a company sets for a branded product. In previous articles, the definition and importance of branded were discussed, as well as necessary steps needed to brand a product. This article focuses on brand loyalty, its importance to a company, and steps necessary to convert to and maintain brand loyalty. Brand loyalty is a consumer's preference to buy a particular brand in a product category. It occurs because consumers perceive that the brand offers the right product features, images, or level of quality at the right price. This perception becomes the foundation for a new buying habit. Basically, consumers initially will make a trial purchase of the brand and, after satisfaction, tend to form habits and continue purchasing the same brand because the product is safe and familiar. The main objective of this research paper is to find out the factors that plays a significant role in preference of brands of toiletry products by consumers. It is concluded that the major reason for brand switching is just to try a new brand in the market and this is because of we can say attractive advertisement through television.



**CONSUMER BEHAVIOUR IN THE PURCHASE PROCESS OF TELEVISION, REFRIGERATOR AND  
FOOD PROCESSOR WITH SPECIAL REFERENCE TO INCOME LEVEL**  
(A STUDY OF HOUSEHOLD PRODUCT RELATED PERCEPTIONS & MAJOR CHOICE DETERMINANTS  
IN CONTEXT OF CONSUMERS IN LUDHIANA CITY)

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**ABSTRACT**

*Household products have become an inseparable part of our daily life. Their purchase is an infrequent, expensive and technical one so it gains high momentum. The consumer has to make the decision under significant brand differences because their purchase results in a long lasting bond between him and the product. The present study was conducted on a sample of 300 consumers in Ludhiana city to get a overview of their purchase behavior and product related perceptions. Further they were divided into three income categories to find the attitudes with relevance to income level. The products selected for the study were Television, Refrigerator and Food processor. The primary objective of the research was to study the relation of income level with the perceptions regarding product attributes; major choice determinants viz. reference groups, effective modes of communication and consumer attitude regarding advertising. The findings revealed that purchase of household product was not a single man's decision. It was inferred from the study that lower and middle income category consumers evaluated products in more utilitarian terms such as sturdiness rather than style or fashionability. They were less likely to experiment with new products. In contrast, upper category consumer was mainly concerned about appearance and body image.*

**WORLD**

**WORK LIFE BALANCE –A CAUSE FOR STRESS AMONG CAREER COUPLES**

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**ABSTRACT**

*The closing decades of the 20th century have witnessed unprecedented changes in work and family, the two pre-eminent arenas in which men and women in contemporary society play out their lives and seek to satisfy important human needs. The unfolding changes in the composition of the workforce together with the growing proportion of workers in non-traditional family forms have focused heightened attention on the conflicts faced by employed men and women in balancing the competing demands and responsibilities of work and family roles. In a recent study of the changing workforce, the Families and Work Institute reported that work-life balance was ranked among the most important factors considered by individuals in accepting a new position. Over the last few years the banking industry has undergone drastic changes like Transformation, Consolidation, Outsourcing, privatisation, re-entry of foreign banks, strict regulatory and disclosure requirements, increase in minimum paid up capital requirements, modernization of Core Banking Systems, increased automation and up gradation of IT have a significant impact on the banks employees. In this regard an earnest attempt has been made by taking 125 respondents from the banking sector to study the work life balance among career couples. The statistical tools like factor analysis, correlation are being used.*

**WORLD**

**ATTRITION AMONG LIFE INSURANCE ADVISORS OF SELECTED LIFE INSURANCE COMPANIES IN LUDHIANA****MS. SHILPA JAIN****ASST. PROFESSOR****PUNJAB COLLEGE OF TECHNICAL EDUCATION****FEROZEPUR ROAD****LUDHIANA – 142 021****MS. DEEPIKA ARORA****ASST. PROFESSOR****PUNJAB COLLEGE OF TECHNICAL EDUCATION****FEROZEPUR ROAD****LUDHIANA – 142 021****ABSTRACT**

*In the finest of worlds, employees would worship their jobs, be fond of their colleagues, work hard for their bosses, get compensated well for their effort, have ample chances for advancement, and flexible schedules so they could be present to personal or family needs when necessary and in no way leave. Nevertheless, there's the factual world. And in that, employees do quit, either for the reason that they wish for more riches, abominate the working circumstances, hate their associates, and fancy a switch to best of jobs. A tall rate of attrition is dreadful equally for the workers and the business. We might have heard of sky-scraping job attrition rates of between 15 per cent and 20 per cent in the software sector. However even this is insipid in contrast to the sort of attrition that the insurance industry on looks with its agency force. Conventional approximation put the attrition rates at 35-40 per cent. The aperture up of the sector offered insurance agents with fresh openings and an image renovation as "life insurance advisors". Most advisors who connect in passionately, impelled by imaginings of "working at one's own hours, getting full return for the hard slog" and other such motivational lingo, convene reality soon enough. Once the preliminary record of budding clientele such as close relatives is pooped, the clamber for an agent is mounting. Even congregating the bare minimum condition of bringing in two viable insurance proposals every month proves frightening.*



**SERVICE BUYING BEHAVIOR IN BANKING INDUSTRY: A COMPARATIVE ANALYSIS OF PRIVATE AND PUBLIC SECTOR BANKS****ESHA SHARMA****FACULTY (FINANCE & MARKETING)****HARYANA COLLEGE OF TECHNOLOGY & MANAGEMENT****KAITHAL – 136 027****ABSTRACT**

*To sustain the competition, the firms that are winners at the market place have to show vision, persistence and obsession to benefit the customers. As a result of their belief, the leading and dominant firms continuously deliver superior value to customers even if they have to render some of their products obsolete in the processes of creating value to customers. Value is created by providing a benefit, solving a problem, meeting a need or helping a customer. A company that can provide greater benefit to a customer is the winner at the market place.*

*“Firms which are winners at the market place have to show vision, persistence and obsession to benefit the customers”.*

*The shift from traditional marketing to services and industrial marketing has given rise to a new marketing paradigm in which the purpose of marketing is not only to attract customers but to retain them as well. An analysis of the marketing initiatives in the banking industry within this paradigm has shown the importance of long-term relationships between the customer and the service provider because they give banks access to information about the customer. This information is used as guide in the development of strategies for increasing customer satisfaction.*

*Keywords: Consumer’s attitude, Judgement Sampling, Exploratory Research Design*



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