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A STUDY ON THE IMPACT OF UNETHICAL CORPORATE PRACTICES ON CORPORATE BRAND EQUITY

DR. R. SATISH KUMAR
DIRECTOR -RESEARCH & PROFESSOR-MARKETING AREA
IFIM BUSINESS SCHOOL
BANGALORE 560100
KARNATAKA INDIA

ATULSEN SINGH
RESEARCH SCHOLAR
SCHOOL OF BUSINESS
ALLIANCE UNIVERSITY
ANEKAL

ABSTRACT

In the contemporary Indian business environment, ethics is growing in importance. Many of the corruption scams that have come to light in the recent past have not only tainted the politicians, but have also highlighted the increasing incidence of unethical corporate practices. The present study analyses the impact of different types of unethical corporate practices on corporate brand equity.

FACTORS AFFECTING MANAGERIAL CREATIVITY**DR. RISHU ROY****PRINCIPAL****SCHOOL OF UNDER GRADUATE STUDIES****SANGHVI INSTITUTE OF MANAGEMENT & SCIENCE****RAU****SUPRIYA GUPTA****RESEARCH SCHOLAR****DEVI AHILYA VISHWAVIDYALAYA****INDORE****ABSTRACT**

As the world advances and becomes more complex, creativity is desired in many situations, including the workplace. An instrumental component of any viable strategy to attain and sustain competitive advantage in a changing market context is achieving the ability to innovate consistently and create profitable growth. In order to maximize creativity in the workplace, it is important to understand the factors that affect creativity. This paper reports the factors affecting managerial creativity. This idea is illustrated by conducting a survey of 100 employees that were selected from different Print and Electronic media. Factor Analysis was applied to find factors affecting managerial creativity. The study reveals the fact that several factors encourage creativity.

THE IMPACT OF CELEBRITY ADVERTISEMENT ON INDIAN CUSTOMERS

CHAITRA BOCHEER .K.S
ASST. PROFESSOR
BIT COLLEGE
BENGALURU

DR. H. NANJEGOWDA
PROFESSOR & ADMINISTRATIVE OFFICER
MAHARAJA'S COLLEGE
MYSORE

ABSTRACT

In a competitive market place where price is not a differentiator, customers are becoming harder to please. Celebrity advertisement is one of the marketing strategy which firms use nowadays to boost the economic status of the organization and to lead the consumers decision towards enhancing their attitudinal change. The purpose of this paper is to provide a conceptual framework to analyse the impact of celebrity advertisement on Indian consumers. It also identifies the factors affecting the celebrity endorsement.

INNOVATIVE BANKING SERVICES IN RURAL AREAS WITH SPECIAL REFERENCE TO SALEM

DR. A. JAYAKUMAR
PROFESSOR
DEPARTMENT OF COMMERCE
PERIYAR UNIVERSITY
SALEM

G. ANBALAGAN
DEPARTMENT OF COMMERCE
PERIYAR UNIVERSITY
SALEM

ABSTRACT

The present paper is concerned with the various ways of doing banking electronically. This paper has been divided into four sections dealing with four aspects of innovative banking practices in India tamilnadu, salem i.e. ATM, Internet banking, Mobile banking and Credit cards. Paper is basically concerned with the rural village only aspect of banking searching for rural village family satisfaction level. This is a comparative study of Public sector bank is, Private sector Indian banks and Private sector foreign banks.

THE EFFECT OF CHANGING ORGANIZATIONAL CULTURE ON TQM PRACTICES IN ISO CERTIFIED COMPANIES

BHAKTA BHUSHAN BISWAS
SR. ELECTRICAL ENGINEER
KHARAFI NATIONAL
SAFAT

ABSTRACT

Background- Change is absolutely necessary for stability, development and success of all organizations. Globalization makes every organization's business more competitive. TQM practices improve the effectiveness, competitiveness, etc of a business as a whole. In this rapid change of business pace, more emphasizes are required to develop an integrated process for changing of organizational cultures as the supportive for effectiveness of TQM practices that focuses on good quality products and services to meet customer needs. Changing of organization's culture has a substantial impact on its ability to execute its strategy and to achieve business goals and objectives in enhancing TQM practices. Aims -The aim of this study is to know the awareness of the employees about their organizational culture and TQM practices. This study also explores the effect of changing organizational culture on TQM practices in the ISO certified companies in Kuwait. Methods -The primary data collected through well designed questionnaire and personal interview are widely used. The population of this study covers all the employees comprising of quality managers and managers working in the 30 ISO certified companies in Kuwait. These questionnaires were administered to a sample of 30 Quality Managers/ Managers cadre employees of the companies and the responded samples were from 28 employees which indicated more than 93% response. The data have been analyzed with statistical techniques. Results – By analysis, it has been found that the overall average score of the four types of organizational culture (i.e. clan, adhocracy, market and hierarchy culture) has improved from the past position P1 and to the present position P2 respectively. The calculated value of A - Statistics is 0.265 against its corresponding table value 0.385 for 3 degree of freedom leading to the acceptance of the alternative hypothesis, $H_a : \mu_1 < \mu_2$, which indicates that the execution of changing organizational culture in the ISO certified companies under this study, is effective. The overall average score of the seven criteria of TQM practices of the companies has improved from their past position to the present position from 3.54 to 4.35 respectively indicating more than 87% degree of agreement of the ISO firms' employees towards the improvement of TQM activities. The calculated value of A -Statistics is 0.145 as against its corresponding table value 0.370 for 6 degree of freedom leading to the acceptance of alternative hypothesis i.e. $H_a: \mu_1 < \mu_2$, denoting that the improvement of TQM practices is effective. Conclusion - It is concluded that for survival and development of any business organization, culture change is important with reference to change of environmental conditions and it is the primary requirements in changing competitive global business markets. As the TQM practices improve the competitiveness, profitability, merger, raise market shares, etc, of any organization, more improvement in TQM practices is enviable and predictable through ISO certification that fulfils the requirement of the international standards of quality management systems and entirely depends upon the principles, tools, techniques and practices of Total Quality.

THE RELUCTANCE OF JORDANIAN WOMEN IN WORKING IN THE TOURISM SECTOR: CASE OF JORDANIAN FEMALE

AMEEN AHMED MAHBOB AL MOMANI
ASST. PROFESSOR
FACULTY OF ART
DEPARTMENT OF TOURISM AND ARCHAEOLOGY
HAI'L UNIVERSITY
KINGDOM OF SAUDI ARABIA
HAIL

ABSTRACT

The study aims at determine the reluctance of Jordanian women in working in the tourism sector. Data have been processed and analyzed through the use of "SPSS" program in order to obtain means, standard deviations, and percentages for the demographic characteristics of the sample. Moreover, analysis of variance (ANOVA) is conducted to test if there are any statistical evidences of the existence of difference between participants to the independent variables, "t-test" and "Tukey test" used for prior comparisons. The study revealed that there are statistical differences between factors affecting the reluctance of Jordanian women in working in the tourism sector and the status, qualification, work Location and years of experience in tourism sector. The results showed that the women who have diploma or less feel more than the one who had graduate study of the factors affecting the reluctance of Jordanian women in working in the tourism sector that the time constraints and the risk involved and those in Aqaba City feel that the women are restricted to the private sphere and the informal tourism sector is not as accessible for them, Introduction of tourism in local communities affects the traditions and social life of the women and the society looks at working women in tourism sector as a kind of shame more than the one in Amman City. Result of the "Tukey Test" showed that those who have 5 years & above years of experience feel more than the one who have 3 – less than 5 years of experience that the factors affecting the reluctance of Jordanian women in working in the tourism sector are the tourists themselves may be become a social burden in the sense of introducing new kinds of behavior, and thereby challenging traditional codes of behavior and the traditions' effect on the female's work in the tourism sector.

A STUDY ON CONSUMER BRAND PREFERENCE TOWARDS HEALTH DRINK PRODUCTS IN TIRUVARUR DISTRICT (TN)

DR. N. UDHAYAKUMARI
ASSOCIATE PROFESSOR
PG & RESEARCH DEPARTMENT OF COMMERCE
A. D.M. COLLEGE FOR WOMEN (AUTONOMOUS)
NAGAPATTINAM

G. T. VIJAYALAKSHMI
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
RABIAMMAL AHAMED MAIDEEN COLLEGE FOR WOMEN
TIRUVARUR

ABSTRACT

In the competitive environment, marketers are finding it difficult to create and retain customers for their products. Health Food Drink products have entered the global markets with force in the past years and rapidly gained market share. The basic purpose of this research paper is to identify the various factors influencing for preferring their brands. Paper also attempts to determine the sources of awareness and level of satisfaction of the consumers. To develop conclusions exploratory and descriptive research designs are used. Primary data is collected with the help of questionnaire method and data is analyzed with the help of various statistical techniques. It also showed that 31.81% of the consumers preferred Horlicks more than other brands of Health Drink Products. The major reason for brand preference is advertisement (32.72%). High preference for advertisement is highlighted for the companies to increase their market share.

AN EMPIRICAL ANALYSIS OF FRIDAY EFFECT IN NSE NIFTY COMPANIES

DR. S. POORNIMA
ASSOCIATE PROFESSOR
P. S. G. R. KRISHNAMMAL COLLEGE FOR WOMEN
COIMBATORE

V. CHITRA
ASST. PROFESSOR
KARPAGAM INSTITUTE OF TECHNOLOGY
COIMBATORE

ABSTRACT

This study investigates whether Friday effect exist in NSE NIFTY. The weekend Effect or Day of the Week Effect has been a hot research topic among academicians for decades. The most popular Anomaly is the Friday Effect, meaning that the Friday's Average Return is significantly higher than the Other Days' Average Returns. The presence of Friday Effect defeats the basic premises of the Efficient Market Hypothesis. Besides, it has greater implications on the design of investment strategy in the long run. The outcome of the study initiate that there was Highest Mean Return recorded in Friday and the Lowest Mean Returns were recorded in Monday for the sample indices. The analysis of seasonality results point out there is no significant Friday Effect exists in NSE NIFTY during the study period.

ANALYSIS OF WAGE BURDEN AND EMPLOYEE PRODUCTIVITY OF STATE BANK OF INDIA AND ICICI BANK

DR. ASHOK JHAWAR
ASSOCIATE PROFESSOR
INSTITUTE OF BUSINESS MANAGEMENT & RESEARCH
IPS ACADEMY
INDORE

ROBIN THOMAS
ASST. PROFESSOR
INSTITUTE OF BUSINESS MANAGEMENT & RESEARCH
IPS ACADEMY
INDORE

ABSTRACT

Banking sector has always been under the scrutiny of public eye by the virtue of the banking business itself and with the liberalization of the sector and advent of new private banks this scrutiny has not only become more intense but much more critical also. Banking is not a product but a service and hence the role of human resources become critical for the business, consequently the study of employee productivity, profitability and its impact on the total business becomes crucial. The paper compares and analyses the Average annual compensation received by SBI employees and ICICI Bank employees and contrasts it with Banks' Profit per Employee, for financial year (FY) 2008 to 2012, which is considered here as a proxy for employee productivity, through comparison of means statistical tests. An attempt is made to analyze the Banks' operating expenses and weight of wage burden through analytical tools for the financial year 2011 and 2012. The paper reveals that statistically there is no difference between the wages earned by employees of the two banks; however there is a vast contrast between their measures of productivity.

OUTSOURCING AND COMPETITIVE ADVANTAGE

V. K. RANJITH
ASSOCIATE PROFESSOR
MANIPAL INSTITUTE OF MANAGEMENT
MANIPAL

BIJUNA C MOHAN
ASST. PROFESSOR
NATIONAL INSTITUTE OF TECHNOLOGY
SURATHKAL

ABSTRACT

Based on empirical analysis of selected case studies this paper makes an attempt to appreciate the use of value chain analysis in outsourcing decision. The primary activities and support activities are analyzed for selected companies to arrive at conclusions on applicability of value chain model to increase the effectiveness of outsourcing decision. The analysis and evaluations are made on broad based strategic choices relating to scope, organizational design and ownership. The finding of the study supports the view of treating outsourcing decisions as strategic choices. The expectation of single benefit of low cost advantage, scale economies have considered as a narrow mindset in to the broad based strategic choice. The variables like deepened supplier relationship at effective cost and significant improvement in R&D and Customer satisfaction emerge as important variables that build competitive advantage to the firms in the long run.

FINANCIAL IMPACT OF HRM ON PRODUCTIVITY AND PROFITABILITY IN PUBLIC AND PRIVATE SECTOR ORGANISATIONS: A STUDY

MOIRANTHEM MOMOCHA SINGH
RESEARCH SCHOLAR
CBSMS
PG. DEPARTMENT OF MANAGEMENT
BANGALORE UNIVERSITY
CENTRAL COLLEGE CAMPUS
BANGALORE

DR. D. GOPALAKRISHNA
ASSOCIATE PROFESSOR
CBSMS
PG. DEPARTMENT OF MANAGEMENT
BANGALORE UNIVERSITY
CENTRAL COLLEGE CAMPUS
BANGALORE

ABSTRACT

This paper attempts to explore the relationship between the practice of Human Resource Management and its impact on the organizational financial performance in terms of Productivity and Profitability. Exploring HRM attributes existing between public and private sectors organisation irrespective of industry they belong. It also tries to establish a model to study the relationship between Human Resource Management and financial performance of the organisation. The major objective of the study is to discover the relationship between Human Resource Management and financial performance of the organisation. Also indicates the six factors such as recruitment & selection, Training and Development, Performance Appraisal, Compensation, Industrial Relation and Work Life Program which influence the financial performance of the organization. The study concluded that there is a significant relationship between Human Resource Management and financial performance of the organisation in terms of productivity and profitability.

ROLE OF SMALL AND MEDIUM ENTERPRISES IN INDIA'S MANUFACTURING SECTOR

DR. NASIR ZAMEER QURESHI
ASSOCIATE PROFESSOR
DEPARTMENT OF COMMERCE
ALIGARH MUSLIM UNIVERSITY
ALIGARH

ADIL AMIN BHATT
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
ALIGARH MUSLIM UNIVERSITY
ALIGARH

ZUHAIB AHMAD BAZAZ
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
ALIGARH MUSLIM UNIVERSITY
ALIGARH

NASREEN KHAN
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
ALIGARH MUSLIM UNIVERSITY
ALIGARH

ABSTRACT

The Small and Medium Enterprises (SMEs) are of key importance to the Indian Economy. They form the backbone of the Indian Manufacturing Sector. According to the Report of "The Working Group on Micro, Small & Medium Enterprises" (MSMEs), Growth for 12th Five Year Plan (2012-2017), the micro sector contributes significantly to manufacturing output, employment and exports of the country. It is estimated that in terms of value, the sector accounts for about 45 per cent of the manufacturing output and 40 percent of total exports of the country. The sector is estimated to employ about 69 million persons in over 26 million units throughout the country. There are over 6000 products ranging from traditional to high- tech items, which are being manufactured by MSMEs in the country. It is well-known that MSME sector provides maximum opportunities for both self-employment and jobs and is considered the second largest workforce in the country after agriculture sector. The MSME units are growing swiftly and strengthening their role in the economic growth. The SME units are more concentrated in manufacturing sector compared to service sector (Archana & Disha, 2012).

CELEBRITY ENDORSEMENT INFLUENCING CONSUMER BEHAVIOR

DR. M. L. GUPTA

DEAN

FACULTY OF COMMERCE & BUSINESS ADMINISTRATION

CHAUDHARY CHARAN SINGH UNIVERSITY

MEERUT

SHAILESH VERMA

ASST. PROFESSOR

ITERC COLLEGE OF MANAGEMENT

MEERUT

ABSTRACT

The focus of this research paper is to understand the role of celebrities in changing consumer's preference. How the celebrities create a unique image of product in the market. Through celebrities marketers create opportunities for new product and also retain existing product in the mind of consumers in the stiff competitive market.

COMPETENCY MAPPING: AN EFFECTIVE TOOL FOR HRM

MANISHA CHOUDHARY
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT STUDIES
MALAVIYA NATIONAL INSTITUTE OF TECHNOLOGY
JAIPUR

DR. DIPTI SHARMA
ASST. PROFESSOR
MALAVIYA NATIONAL INSTITUTE OF TECHNOLOGY
JAIPUR

DEEPENDRA MAHALAWAT
STUDENT
INDIAN INSTITUTE OF TECHNOLOGY
NEW DELHI

ABSTRACT

The present scenario is the world of competitive business. The human capital has become the most important resource. Thus it is the necessity for every organization to understand the various tools of proper management of human resource. Human resource management is a process of bringing people and organizations together so that the goals of each other are met. An organization can not show good financial or operating result unless personnel relations are in order. In the recent years highly skilled and knowledge based jobs are increasing while low skilled jobs are decreasing. This calls for future skill mapping through proper HRM initiatives. There is a need for multi skill development. A competency is a combination of knowledge, skills and behaviours that staff members or members of a specific category need to demonstrate in order to carry out their task and responsibilities successfully. Competencies are basic to effective performance in any job or position. A competency profile can include core competencies, which identify those core values that all staff members should demonstrate, managerial competencies, relevant for management positions and functional/technical competencies that are specific to functional areas. Competency is the ability of an individual to perform a job properly.

INNOVATION IN FINANCIAL SERVICES: A STUDY OF FINANCIAL INSTITUTIONS

AMANDEEP KAUR SHAHI
ASST. PROFESSOR
RAYAT INSTITUTE OF MANAGEMENT
RAILMAJRA

KRITI AVASTHI
ASST. PROFESSOR
RAYAT INSTITUTE OF MANAGEMENT
RAILMAJRA

ABSTRACT

Innovation will be a major competitive battleground in the financial services industry. Innovation is more challenging for financial services firms than for other companies mostly because of short term financial pressure. The financial institutions- insurance, banking and financial services firms have a track record of innovative practices result in business success. Financial Institutions and the financial services industry are key to sustainability as they raise, allocate and price capital and provide risk coverage, influencing access to financing and risk protection and determining which government, business or individual activities get financed or protected against risks. The aim of the paper is to study the different types of financial services, to identify the importance and organizing of innovation in financial services of financial institutions and to find the various challenges of innovation in financial services faced by financial institutions. Exploratory design is to be used for research purpose. The study comprises 50 executives through questionnaire from banks, insurance companies and other financial Institutions of Chandigarh, Ropar and S.B.S. Nagar. The findings of the study are product innovation in financial services firms is most important and expect a growing role for business model innovation.

SERVICE QUALITY OF BAJAJ ALLIANZ LIFE INSURANCE IN SOUTH INDIA USING SERVQUAL INSTRUMENT

SUBHAN BANDE
ASST. PROFESSOR
DEPARTMENT OF BUSINESS ADMINISTRATION
ANNAMACHARYA INSTITUTE OF TECHNOLOGY & SCIENCES (AUTONOMOUS)
RAJAMPET

ABSTRACT

Since two decades, the insurance sector in India has grown as a booming market. Indian Life Insurance industry has emerged as one of the largest life insurance markets in the globe after liberalizing the economy. The liberalizing policy opened the doors for the new entrants into the life insurance sector, as a result numerous service firms of life insurance have been offering a wide variety of insurance services irrespective of age, gender and class of economy of the public. Among the numerous life insurance companies, Bajaj Allianz Life Insurance Company, a joint venture between Bajaj Auto Limited and Allianz AG of Germany, has become one of the key competitors for the public sector life insurance i.e., LIC of India. The service quality is imperative to achieve competitive advantage in insurance sector. Poor quality places a life insurance firm at a competitive disadvantage. The present study was investigating the service quality of Bajaj Allianz Life Insurance in Andhra Pradesh, Karnataka, Tamil Nadu and Kerala states in India. In this research, an attempt was made on finding the service gap on the basis of six service dimensions viz., assurance, personalized financial planning, competence, tangibles, corporate image, and technology using SERVQUAL instrument and all the calculations made with SPSS 19.00. The results found a negative service gap between customers' perceived and expected scores with regard to competence.

CAPITAL STRUCTURE DETERMINANTS FOR SUSTAINED PERFORMANCE IN THE ENERGY SECTOR OF INDIA

DR. SUNITA PANICKER
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
CHRIST UNIVERSITY
BANGALORE

ABSTRACT

Better performance and sustainability in operation is achieved with the help of Capital Structure. Though there are many factors which affects the performance of firms, capital structure plays a major role in determining sustained performance of a sector. So it's important to know the factors which contribute to the firm's capital structure. The study is done to understand the relationship between the determinants of capital structure and the leverage level of the firms in energy sector in India. Using the linear regression, the leverage behaviour of the listed companies are analysed for the period from 2007-2012. The sample consists of eight listed companies. In the study the determinants of capital structure i.e.; capital intensity, tangibility and profitability is taken as dependent variables and debt equity ratio as independent variable.

FINANCIAL INCLUSION IN INDIA - A ROAD AHEAD

K. THIRUMAMAGAL
RESEARCH SCHOLAR
PG & RESEARCH DEPARTMENT OF COMMERCE
PACHAIYAPPA'S COLLEGE FOR MEN
KANCHEEPURAM

DR. TI. M. SWAAMINATHAN
ASST. PROFESSOR
PG & RESEARCH DEPARTMENT OF COMMERCE
PACHAIYAPPA'S COLLEGE FOR MEN
KANCHEEPURAM

ABSTRACT

Villages are the backbone of our economy. The soul of India lives in its villages. Empowerment of farmers leads to economic development of any country. However, malnourishment, suicide and health problems of farmers are shocking realities that still exist in many rural areas in our country and this is considered to be a serious threat to the economic progress of our country. The farmers already emaciated due to malnutrition further face the problem of inadequate finance. Financial assistance from the government will relieve them from several problems. Many of the farmers are under the clutches of unscrupulous money lenders which is surprising. They are blissfully unaware of financial services provided by our banks. Over the last few years, Government of India has given significant importance to the idea of financial inclusion. The need for the study of financial inclusion is to create a market driven banking sector with adequate focus on economic development. The objective of the study is to analyze the linkage between finance and economic development and to study the status of financial inclusion in India. Hope that the importance of Financial Inclusion is realized by all stakeholders responsible for making the banking process a success and that whatever strategies suggested will be pursued in right earnest by everyone in our country.

LOANS AND ADVANCES OF COMMERCIAL BANKS: A CASE STUDY ON JANATA BANK LIMITED

FARJANA SALAM

LECTURER

**DEPARTMENT OF BUSINESS ADMINISTRATION
BANGLADESH UNIVERSITY
MOHAMMADPUR**

FAHIMA SALAM

SR. LECTURER & DESIGN COORDINATOR

**DEPARTMENT OF ARCHITECTURE
BANGLADESH UNIVERSITY
MOHAMMADPUR**

ASHUTOSH ROY

LECTURER

**DEPARTMENT OF BUSINESS ADMINISTRATION
BANGLADESH UNIVERSITY
MOHAMMADPUR**

MD. HALIMUZZAMAN

LECTURER

**DEPARTMENT OF BUSINESS ADMINISTRATION
AMERICA BANGLADESH UNIVERSITY
DHAKA**

ABSTRACT

Janata Bank Limited welcomes you to explore the world of progressive Banking in Bangladesh. It is a state owned commercial bank and is catering the need of the mass business people. It was corporatized on 15th November 2007. The mission of the bank is to actively participate in the socio- economic development of the nation by operating a commercially sound banking organization, providing credit to viable borrowers, efficiently delivered and competitively priced, simultaneously protecting depositor's funds and providing a satisfactory return on equity to the owners. The health and efficiency of the financial sector are crucial to economic growth. It is the system by which a country's most profitable and efficient projects are systematically and continuously founded, and thus it is the mechanism which ensures that resources are directed to the most productive sources of future growth. The financial system not only transfers funds from savers to investors: it must be able to select projects which will yield the highest returns, accumulate sufficient quantities of capital to fund the range of investment projects across economic activities, account for price risks across assets, monitor performance, and enforce contracts. The exit question is particularly difficult in the financial sector although in Bangladesh this is a pervasive problem in the economy.

THE EFFECTS OF CREDIT FINANCE ON THE NIGERIAN AGRICULTURAL SECTOR'S PERFORMANCE

AKINSEYE OLOWU

LECTURER

DEPARTMENT OF ENTREPRENEURSHIP

JOSEPH AYO BABALOLA UNIVERSITY

IKEJI-ARAKEJI

DR. ONIMOLE SOLOMON

LECTURER

DEPARTMENT OF ENTREPRENEURSHIP

JOSEPH AYO BABALOLA UNIVERSITY

IKEJI-ARAKEJI

ABSTRACT

Agricultural credit financing has a wide and deep history in Nigeria, owing to the fact that the Nigerian economy has huge potentials for growth especially from its agriculture sector which is the second largest contributor to GDP. Since the establishment of the Agricultural Credit Guarantee Scheme over 30 years ago, the total sum of 647,351 loans amounting to over N34 billion have been disbursed to farmers as at 2009. The result from this study shows that the guarantee scheme has been effective in providing agricultural financing as well as stimulating agricultural production in Nigeria. More specifically, the study found that, out of the five variables used in the models to determine agricultural performance, the credit finance provided under the ACGS and foreign exchange rates was found to be statistically significant to agricultural output. The credit provided under the ACGS has a significant effect on aggregate output; it was also found that the crop and the fishery subsectors are significantly affected by the credit finance provided under the ACGS, due to their short gestation period. However, the livestock and forestry subsectors do not have an immediate significant relationship with the credit finance due to their long gestation period; rather, they have a significant relationship with the depreciation of foreign exchange rates. A major policy implication from the study is that the government should continue to promote and support the operations of the ACGS to encourage farmers to invest their best efforts in agricultural production in Nigeria.

**INFLUENCE OF CREDIT ADMINISTRATION ON FARMERS OPERATIONS IN OSUN STATES OF NIGERIA
(A REVIEW OF THE NIGERIA MICROFINANCE POLICY)**

OLADEJO MORUF

LECTURER

DEPARTMENT OF MANAGEMENT & ACCOUNTING

FACULTY OF MANAGEMENT SCIENCES

LADOKE AKINTOLA UNIVERSITY OF TECHNOLOGY

OGBOMOSO

SOYEMI KENNY

LECTURER

DEPARTMENT OF ACCOUNTING

OLABISI ONABANJO UNIVERSITY

AGO IWOYE

ABSTRACT

Evidence from the literature confirms that in Sub-Saharan Africa, agriculture occupies a priority status in their national economies. It is also the leading economic activity in the continent as it contributes up to 20 and 30 per cent of its Gross Domestic Product. Despite its immense contribution to the economy as a major revenue earner (at least in the immediate post colonial years), agriculture has been neglected by successive administrations in Nigeria. Further is the observation that there exists a huge financing gap in agricultural financing in Nigeria. The recent microfinance policy that established microfinance banks to cater for the poor, low income group and rural dwellers has been seen to be the efforts in the right direction among the scholars, professionals and practitioners in accounting, banking and finance. The extent to which farmers have benefited from the credit administration of Microfinance banks has not received much attention in the accounting and finance literature. Structured questionnaire was used to elicit information from farmers who are customers to the selected microfinance banks in Osun state of Nigeria on their access to credits from the microfinance banks. Data were analysed using mean score ranking method and Z – score statistics at 0.05 level of significance to analyse the impact of microfinance banks to agricultural development in Osun state of Nigeria. Findings show that the micro credit delivery system of the Nigeria microfinance banks is significant to farmers operations in Osun state Nigeria in term of credit access, adequacy, timeliness of credit delivery and convenient repayment term. It is suggested that the Microfinance policy be reviewed to ensure that microfinance banks give more attention to farmers so as boost agricultural production and create more jobs in the country.

APPRAISAL OF FACTORS INFLUENCING TAX AVOIDANCE AND EVASION IN NIGERIA

AKINYOMI OLADELE JOHN
LECTURER
FINANCIAL STUDIES DEPARTMENT
REDEEMER'S UNIVERSITY
OGUN STATE

OKPALA KENNETH
LECTURER
FINANCIAL STUDIES DEPARTMENT
REDEEMER'S UNIVERSITY
OGUN STATE

ABSTRACT

Tax evasion and avoidance are both phenomena that are probably as old as taxation itself. Literature revealed that tax avoidance and evasion represent some of the perplexing problems facing the Nigerian economy. The result of tax evasion and avoidance is tax revenue loss, which may cause serious damage to the proper performance of the public sector, threatening its capability to finance public expenditure. Therefore, this study examined the factors that are influencing tax evasion and tax avoidance in Nigeria. The study adopts a survey research design. Six-point rating scaled questionnaire starting from strongly agree to strongly disagree was used to collect primary data from 120 selected small and medium scale businesses in Lagos. The results of the analysis revealed that the low quality of the service in return for tax does significantly influence tax avoidance and evasion in Nigeria. Furthermore, tax system and perception of fairness, low transparency and accountability of public institutions, and high level of corruption do significantly influence tax avoidance and evasion in Nigeria. The study recommends that urgent steps should be taken by public office holders to live up to expectation when it comes to transparency, accountability and the war against corruption.

LEVEL OF WORKERS' JOB SATISFACTION AT JUTE MILLS: A CASE STUDY ON NARSINGDI DISTRICT

MD. GHULAM RABBANY

LECTURER

**DEPARTMENT OF AGRIBUSINESS AND MARKETING
FACULTY OF AGRIBUSINESS MANAGEMENT
SHER-E-BANGLA AGRICULTURAL UNIVERSITY
SHER-E-BANGLA NAGAR**

ABU ZAFAR AHMED MUKUL

LECTURER

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

SHARMIN AFRIN

LECTURER

**DEPARTMENT OF AGRIBUSINESS AND MARKETING
FACULTY OF AGRIBUSINESS MANAGEMENT
SHER-E-BANGLA AGRICULTURAL UNIVERSITY
SHER-E-BANGLA NAGAR**

AIRIN RAHMAN

LECTURER

**DEPARTMENT OF AGRIBUSINESS AND MARKETING
FACULTY OF AGRIBUSINESS MANAGEMENT
SHER-E-BANGLA AGRICULTURAL UNIVERSITY
SHER-E-BANGLA NAGAR**

ABSTRACT

The term job satisfaction refers to an individual's general attitude toward his or her job. A person with high level of job satisfaction holds positive attitude toward his job while a person who dissatisfaction with his job holds negative attitude towards his job. Job satisfaction also occurs when a job meets the expectations, values and standards of an individual and will influence their commitment and performance. So from here, it is how an organization gets satisfied their workers in order to get their commitment to performed well. The study revealed that significantly higher percentage of the workers was satisfied with their present job. The study further suggested that working hours, overtime benefits, recognition for good work, management policy, promotional opportunity & good relation with colleagues were more important than working environment, job status, autonomy in work, participation in management, and open communication for their overall job satisfaction. There was not significant influence of personal factors such as age, experience, marital status, income, education, & skill on overall job satisfaction among the workers of Jute Mills in Narsingdi districts. The data are collected by face to face interview with a schedule of questionnaire and the core value of workers satisfaction and dissatisfaction that they feel from working in the Jute Mills situated at Narsingdi district are placed here.

MEASURING SERVICE QUALITY AND CUSTOMER SATISFACTION USING SERVQUAL: AN EMPIRICAL STUDY IN HOSPITALITY INDUSTRY OF BANGLADESH

MD. SHARIFUL ALAM
LECTURER, SCHOOL OF BUSINESS, PRESIDENCY UNIVERSITY, DHAKA; &
RESEARCH SCHOLER
SCHOOL OF MANAGEMENT
WUHAN UNIVERSITY OF TECHNOLOGY
WUHAN, P.R CHINA

ABSTRACT

It goes without saying that service quality is one of the most important factors to make the consumers satisfied. But there is a big confusion regarding how this service quality can be measured so that it can be improved to ensure customer satisfaction. This document explains and demonstrates how the latent variables of service quality can be identified and how these factors affect customer satisfaction. These variables have been identified empirically through factor analysis. To find the gap between customer expectation and perception SERVQUAL model has been applied from a different dimension. Finally to measure how these latent factors affect customer satisfaction we have tested the null hypothesis that these latent variables don't have significant impact on customer satisfaction using multiple regression analysis. The empirical findings offer the evidence of a significant relationship between service quality and customer satisfaction in hospitality industry in Bangladesh.

WORKER CHARACTERISTICS AND COMPLIANCE TO OCCUPATIONAL HEALTH AND SAFETY OF WOOD WORKERS IN NAJA DAVID WOOD INDUSTRY LIMITED IN KUMASI, GHANA

DR. KOFI OSEI AKUOKO

SR. LECTURER

DEPARTMENT OF SOCIOLOGY & SOCIAL WORK

FACULTY OF SOCIAL SCIENCES

KWAME NKRUMAH UNIVERSITY OF SCIENCE & TECHNOLOGY

KUMASI

DR. MARTIN KWAKU YEBOAH

LECTURER

DEPARTMENT OF SOCIOLOGY & SOCIAL WORK

FACULTY OF SOCIAL SCIENCES

KWAME NKRUMAH UNIVERSITY OF SCIENCE & TECHNOLOGY

KUMASI

VINCENT DE PAUL KANWETUU

RESEARCH SCHOLAR

DEPARTMENT OF SOCIOLOGY & SOCIAL WORK

FACULTY OF SOCIAL SCIENCES

KWAME NKRUMAH UNIVERSITY OF SCIENCE & TECHNOLOGY

KUMASI

ELIZABETH ADWOA KWANKYE

STUDENT

DEPARTMENT OF SOCIOLOGY & SOCIAL WORK

FACULTY OF SOCIAL SCIENCES

KWAME NKRUMAH UNIVERSITY OF SCIENCE & TECHNOLOGY

KUMASI

ABSTRACT

Research reports indicate that wood workers in Ghana are exposed to various types and degrees of occupational hazards ranging from bacterial, viral and chemical infections to physical injury and accidents. It is also a known fact that there is no comprehensive national policy on occupational health and safety (OHS) except Act 651 of the Labour Act 2003 which enjoins employers not to expose their employees to conditions that would lead them to work related injuries or illnesses. Notwithstanding the requirements of the Act and efforts made by companies in the Ghanaian wood industry at ensuring that employees work in safe and healthy conditions, wood workers face a lot of hazards at work. Thus, the questions which remained unanswered were: what health and safety mechanisms or specific policies were in place to regulate the activities of workers such that they did not fall victim to disasters? What characteristics of workers may lead them to violate company codes on occupational health and safety? These questions and several others formed the bases for which a survey questionnaire administered to 150 respondents in the Naja David Wood Industry to find out the role of sex, age, education and experience on compliance or non-compliance to occupational health and safety. The results revealed that age, education and experience play significant role in ensuring compliance whereas sex does not play significant role in ensuring compliance to occupational health and safety. The results further indicated that unavailability and low usage of personal protective equipment (PPE) increased the risk of getting involved in accidents. The study thus, recommended constant provision and replacement of PPE for workers to use at work. Immediate supervisors should also be officially empowered to enforce usage of PPE and punish violators as way of preventing accidents at work.

PERCEPTIONS OF RETAILERS ON FDIS INTO INDIAN MULTI BRAND RETAILING

N. SURESH
LECTURER IN COMMENCE
MVS GOVERNMENT DEGREE COLLEGE
MAHABOBNAGAR

ABSTRACT

The recent decision of Indian Government to allow Foreign Direct Investments into multi brand retailing has enhanced the rifts between political parties than ever before. The proponents of the decision are of the firm belief that, FDI into retail sector not only configures strong supply chain but also optimizes the benefits of primary vendors and the consumers. On the other hand, the opponents of the decision have been corroborating the notion that, the FDI into Retail Sector are detrimental to the lively hood of domestic retailers. In this context, it is felt necessary to know the perceptions of retail traders on FDI.

LOAN ASSETS CLASSIFICATION OF SCHEDULED COMMERCIAL BANKS IN INDIA

M. ANBALAGAN
HEAD
DEPARTMENT OF COMMERCE
SRI KALISWARI COLLEGE (AUTONOMOUS)
SIVAKASI

ABSTRACT

Indian banking sector is facing a serious problem of NPA. The extent of NPA is comparatively higher in public sectors banks. To improve the efficiency and profitability, the NPA has to be scheduled. Various steps have been taken by government to reduce the NPA. It is highly impossible to have zero percentage NPA. But at least Indian banks can try competing with foreign banks to maintain international standard. The study observed that there is increase in advances over the period of the study. It is found on the basis of analysis that there is considerable development in the management of nonperforming assets in India. The study finally viewed that the prudential norms and other schemes has rushed banks to improve their performance and accordingly resulted into orderly down of NPA as well as enhancement in the financial strength of the Indian banking structure.

EXAMINING FACTORS AFFECTING DIVERSITY IN THE WORKPLACE

ARSLAN AYUB
RESEARCH SCHOLAR
IQRA UNIVERSITY
ISLAMABAD

MUHAMMAD SALMAN ASLAM
RESEARCH SCHOLAR
IQRA UNIVERSITY
ISLAMABAD

ADEEL RAZZAQ
RESEARCH SCHOLAR
IQRA UNIVERSITY
ISLAMABAD

ABSTRACT

The purpose of the study is to examine various organizational factors that influence diversity in the workplace. The factors incorporate organizational policies, management practices, and perceived inequity. The current paper is a conceptual paper solely based on literature review. The findings are reliable with consideration view of these organizational variables to be the factual obstacles in employing and heading workplace diversity issue on. The current study throws light on the significance of managing workplace diversity.

A STUDY ON CONSUMER AWARENESS ABOUT BANKING SERVICES IN MADURAI CITY

**S. RENUGADEVI
RESEARCH SCHOLAR
BHARATHIAR UNIVERSITY
COIMBATORE**

ABSTRACT

Consumer awareness is about making the consumer aware of his/her rights. In terms of economic output, rural India accounts for almost half (48%) of the country's economy, and the rural markets have the potential to reach \$500 billion by 2020. E-banking was gradually replacing the traditional branch banking system. Customer awareness is necessary to identify the key success factors to survive in intense competition and increase the market share. Consumer awareness is about making the consumer aware of his/her rights. It is a marketing term which means that consumers are aware of products or services, its characteristics. Though the first consumer movement began in England after the second world war, a modern declaration about consumer's rights was first made in the United States of America in 1962. Bank provides a variety of products & services to the customer, the various services offered by the banks can be utilized by the customers only when they are aware of the services. This study is carried on to find out the consumer awareness level about banking services in Madurai city, The present study is based on primary data collected from 100 respondents by means of a questionnaire. Random Sampling Technique was applied and Statistical tools like Percentage Analysis, and Chi square test, was carried out in order to reveal the results of the study. Following null hypotheses were formulated for testing the assumptions.

EVA AND MVA: WHICH METRIC IS EXTREMELY EFFECTIVE IN EXPLAINING REPORTED EARNINGS? – AN EMPIRICAL STUDY ON SELECTED INDIAN FIRMS

MAHESH KUMAR KURMI
ASST. TEACHER OF COMMERCE
BENACHITY BHARATIYA HINDI HIGH SCHOOL
DURGAPUR

ABSTRACT

Economic Value Added or EVA, is a performance metric used to estimate the true economic profit produced by a firm while Market Value Added or MVA is a wealth metric that measures the level of value a firm has accumulated over time. Both are value based financial performance measure. But when question arises on their explanatory power several researchers have claimed that EVA is highly significant in explaining its relationship with reported Earnings than that of MVA while some other researchers argued that MVA is more significant in explaining its relationship with reported earnings rather than EVA. Various studies have been conducted in this regard till date but the research results are quite mix and at variance. Thus, a modest attempt has been made to examine the relationship between Economic Value Added and Market Value Added with reported earnings in various regression models. Several hypotheses have been tested statistically in order to elucidate the findings and inferences of the study. 30 Indian firms listed in Bombay Stock Exchange for the period from 1st April 2008 to 31st March 2011 have been considered here as sample for carrying out the study. Simple mathematical tools like ratio, percentage, average etc. and various statistical techniques and statistical tools like Pearson's simple correlation, multiple correlation, simple regression, multiple regression techniques and 'F' test etc. have also been applied at appropriate places for analysing the data used in the study. This study divulges that MVA is more significant and effective in explaining its relationship with reported earnings rather than EVA.

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With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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