

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	IMPACT OF ADVERTISEMENT ON CONSUMERS' BUYING BEHAVIOR: A STUDY ON FMCG PRODUCTS IN LUCKNOW CITY <i>ANKITA SHRIVASTAVA & DR. VIKRAM BISEN</i>	1
2.	KNOWLEDGE MANAGEMENT: EMERGING PERSPECTIVES <i>DR. P. SUCHITRA</i>	2
3.	SECTORAL PERFORMANCE AND INVESTMENT OPPORTUNITY IN INDIAN EQUITY MARKET: A CASE ANALYSIS OF SIX MAJOR SECTORS <i>DR. SANJAY RASTOGI & R SRINIVASAN</i>	3
4.	CUSTOMER RELATIONSHIP MANAGEMENT AND CUSTOMER LOYALTY IN SERVICE SECTOR <i>MARAJ REHMAN SOFI & DR. IQBAL AHMAD HAKIM</i>	4
5.	AN ANALYSIS OF KEY INDICATORS OF SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI) <i>DR. P. AMIRTHA GOWRI & T. RENUHA</i>	5
6.	MARKETING OF FOOD INDUSTRIES IN ALGERIA: ANALYTIC STUDY ON A SAMPLE OF COMPANIES <i>DR. SULIEMAN IBRAHEEM SHELASH AL-HAWARY & ABDELHAK BENTAFAT</i>	6
7.	A STUDY ON INFLUENCE OF DEMOGRAPHIC FACTORS RELATED TO RISK TOLERANCE OF INVESTORS <i>BHUVAN LAMBA & SALONI RAHEJA</i>	7
8.	WHISTLE BLOWING IN INDIA <i>POONAM & ARUSHI MALHOTRA</i>	8
9.	MANAGEMENT OF FUND SOURCES FOR DEVELOPMENT BANK OF CITIES AND THEIR REFLECTIONS ON THE CREDIT FACILITIES FOR THE LOCAL COMMITTEES (2000-2013) <i>DR. GHAZI ABDUL MAJEED ALRGAIBAT</i>	9
10.	IMPACT OF GLOBAL CRISIS IN INDIAN BUSINESS <i>GIRISHA H.J.</i>	10
11.	EVALUATING THE STOCK SELECTION SKILLS AND MARKET TIMING ABILITIES OF INDIAN MUTUAL FUND MANAGERS <i>DIVYA MEHTA</i>	11
12.	CONSUMERS PERCEPTION & ATTITUDES TOWARDS FOREIGN AUTOMOBILE BRANDS IN INDIA <i>DR. SATYA PRASAD VK</i>	12
13.	AN EMPIRICAL INVESTIGATION OF ORGANISATION BASED SELF-ESTEEM AND IN-ROLE PERFORMANCE ACROSS DIVERSE OCCUPATIONS <i>HAZRIL IZWAR IBRAHIM, ABDUL HADI ZULKAFLI & KHAIRUL ANUAR MOHAMMAD SHAH</i>	13
14.	INNOVATIVE HR PRACTICES IN EMPLOYEE ENGAGEMENT <i>M.THAMIZHSELVI</i>	14
15.	CUSTOMER PREFERENCE AND SATISFACTION TOWARDS RETAIL STORES & SHOPPING MALLS IN CHENNAI CITY <i>L.JENIFER</i>	15
	REQUEST FOR FEEDBACK & DISCLAIMER	16

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IMPACT OF ADVERTISEMENT ON CONSUMERS' BUYING BEHAVIOR: A STUDY ON FMCG PRODUCTS IN LUCKNOW CITY

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ABSTRACT

The purpose of present study is to investigate the impact of advertisement on consumer behavior on college students (N = 100). This paper aims to explore the role of advertisement on attitudes towards buying behavior. A questionnaire has prepared to evaluate the impact of advertisement. The sample data has been collected from college students, between 18-26 age group. As a whole seven brands of body and detergent soaps has been taken into consideration as FMCG's brands like Lux, Pears, Dettol, Dove, Fiana D' Wills, RIN and Surf Excel. Data collection were made in respect of their co-relations with advertisements. As a result, mean, standard deviation frequency and percentage were used and presented in tabular format. These results exposed that advertisement attracts towards the preference and choices to influence the consumer buying behavior. The model used therein influenced the consumers more as compared to traditional mode of advertisement. Results also revealed that consumers considered advertisement as a reliable source of knowledge as compared to others, (friend, neighbors, reference group) opinions. Advertisement play a very important role to affect any high or low income group, but expensive products and the repetition of advertisement did not affect the consumer buying behavior. The most preferred brand is DOVE and second preferred brand is PEARS. Further, Surf Excel's ad effects more consumers than RIN. However, consumers prefer RIN to Surf Excel due to lower price of RIN. Consumers were attracted and influenced by the flash of advertisement on the silver screen.

KNOWLEDGE MANAGEMENT: EMERGING PERSPECTIVES

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ABSTRACT

In one form or another, knowledge management has been around for a very long time. Knowledge management is not a, "a technology thing" or a, "computer thing" knowledge management is much more than a "technology thing" and that elements of it exist in each of our jobs. To start with Knowledge, it is a set of models describing various properties and behaviors within a domain. Knowledge is the full utilization of information and data, coupled with the potential of people's skills, competencies, ideas, intuitions, commitments and motivations. In today's economy, knowledge is people, money, leverage, learning, flexibility, power, and competitive advantage. Knowledge is more relevant to sustained business than capital, labor or land. But, it remains the most neglected asset. Knowledge provides the ability to respond to novel situations. A holistic view considers knowledge to be present in ideas, judgments, talents, root causes, relationships, perspectives and concepts. Knowledge is stored in the individual brain or encoded in organizational processes, documents, products, services, facilities and systems. Knowledge is the basis for, and the driver of, our post-industrial economy. Knowledge is the result of learning which provides the only sustainable competitive advantage. Knowledge is the next paradigm shift in computing following data processing 1945-1965 and information management 1966-1995. Knowledge is action, focused innovation, pooled expertise, special relationships and alliances. Knowledge is value-added behavior and activities. For knowledge to be of value it must be focused, tested and shared.

SECTORAL PERFORMANCE AND INVESTMENT OPPORTUNITY IN INDIAN EQUITY MARKET: A CASE ANALYSIS OF SIX MAJOR SECTORS

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ABSTRACT

It is said "Remember God in good times and equities in bad times." Although, each investment alternative has its own strengths and weaknesses. The investment in traditional avenues, other than equity market, fetch a return of 7-10 percent. The returns on equity has been much more high. The Indian stock market is semi-efficient by nature and, is considered as one of the most respected stock markets. The information in this market is quickly and widely disseminated, it reflecting the nearest value of investment. The Indian stock market is full of investment opportunity especially in equities segment. However this needs a careful analysis. This paper is an attempts in the same direction. The analysis has been done for six selected sectors which are Banking, IT, Energy, Auto, Pharma and Metal. The selected sector performance has been analysed and compared using particular sector Index and Nifty. To analyse the performance of selected sectors, Regression and ANOVA has been used.

CUSTOMER RELATIONSHIP MANAGEMENT AND CUSTOMER LOYALTY IN SERVICE SECTOR

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ABSTRACT

Customer Relationship Management (CRM) practices has been growing steadily for the last few years and is now seen as the way forward for any business wishing to thrive in the 'e-future'. CRM concentrates on the retention of customers by collecting data from every interaction, every customer as 'all' access points whether it is phone, mail, web or field, provide new insights. Business organization could use this data for specific business purposes, Marketing, Service Support or Sales whilst concentrating on a customer centric approach rather than a product centric. The present paper study explores the association between CRM and customer loyalty in Indian banks (public and private sector banks) located in the Kashmir valley. The study has been undertaken in the retail banking industry, with a sample of 100 retail banking customers and 100 employees of these banks. The paper presents insights into factors influencing relationship banking, its value as a part of retail business banking proposition, as well as its impact on customer loyalty. The paper concludes that a relationship banking offering adds value with regard to customer loyalty. The results present a remarkable difference between perceived levels of customer loyalty positively. The paper of 35 CRM practices, which may be helpful to the organizations towards achieving comprehensive CRM deployment

AN ANALYSIS OF KEY INDICATORS OF SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)

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ABSTRACT

The Small Industries Development Bank of India being the apex bank of Micro Small and Medium Enterprises sector was established as a wholly owned subsidiary of the Industrial Development Bank of India by a separate act of parliament in 1990. After being completed 10 years of dedicated services to small scale sectors, SIDBI was delinked from IDBI with effect from March 27, 2000 after the enforcement of SIDBI (Amendment) Act 2000. As at March 31, 2012, SIDBI has made a journey of 12 years after being delinked from IDBI. As DFIs faced competition from banks as well as capital market, they ended up financing riskier industrial projects and large-scale industrial projects carrying low returns and long gestation periods. During 1990s the share of debt decreased while equity increased. The share of DFIs in total loan finance declined during 1990s while the share of banks rose from the low level during 1985-90 by more than double during 1995-2001 thereby overtaking the position of DFIs in project finance. By 2007-08 only SIDBI was functional. This study makes an appraisal of performance of SIDBI in terms of selected physical and financial indicators with the help of year- on-year growth percentage. During the course of the 22years of its operation, the Bank has been fairly successful in facing the challenges while assisting the sector and, in the process, has emerged as a strong and vibrant institution. The sector to fully utilize its potential, it is essential that the entrepreneurs along with the Government support take necessary steps for their development.

MARKETING OF FOOD INDUSTRIES IN ALGERIA: ANALYTIC STUDY ON A SAMPLE OF COMPANIES

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ABSTRACT

Viewing the Algerian exterior commercial balance of the food products in 2008 that includes the coverage rate of exportations comparing to importations revealing the food gap of several food products like: meat, milk and derives, some legumes, coffee and tea, oil and greases, legume and fruit conserves...etc. Through the same commercial balance we observe also the efficient contribution of food product to the value of global exportations, especially speaking: the contribution of juices by a rate of 24.4 % from the global exportations. We have distributed a questionnaire on a sample of food industry companies, on a 95 companies in some of the states of the country, and we have tried through this questionnaire to know the marketing policies adoption by these companies.

A STUDY ON INFLUENCE OF DEMOGRAPHIC FACTORS RELATED TO RISK TOLERANCE OF INVESTORS

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ABSTRACT

Risk is an important element which is considered while making an investment decision. Today every person invests their savings for future security but they will fear from the risk taken. Investors may gain or loss by taking risk. The existence of volatility in the occurrence of an expected incident is called risk. The different investors take different type of risk. There are various factors which affect the investor towards investment but the most important factor which affects the investor was demographic factor. Risk mostly depends upon the demographic factors of the investors. So, the present study focuses on the relation between the risk and the demographic profile of the investors while making an investment. This study is based on the demographic factors of investors so that the market can know the pulse of the investor and proceed accordingly. This study will help the investment companies to design their product according to the risk taken by the different investors.

WHISTLE BLOWING IN INDIA

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ABSTRACT

The whistle blowing has occupied a prominent position in the corporate governance; it refers to the act of exposing misconduct and malpractice within an organisation. Lot of cases of whistle scams have been registered in India and abroad like world.com, apple, Microsoft, google, united state army, Olympus corporation, national highway authority of india, Indian oil, Ranbaxy, maharashtra irrigation scam etc. In the present study we are analysing the conceptual framework of whistle blowing, legal provision and few Indian cases of success and failure of whistle blowing.

MANAGEMENT OF FUND SOURCES FOR DEVELOPMENT BANK OF CITIES AND THEIR REFLECTIONS ON THE CREDIT FACILITIES FOR THE LOCAL COMMITTEES (2000-2013)

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ABSTRACT

This study is aimed to determine the impact of the financial resources available to the Development Bank of City and villages on size of credit facilities granted for the period (2000-2012) .Which represented in the financial resources available by both customer deposits, secretariats of the local Committees, loans and capital on volume of credit facilities by using unit root test to identify the stability of the data in the time series, and test the method of least squares regression analysis (OLS) to test the hypotheses .The results indicated no statistically significant impact for each of Capital and its equivalents, the volume of loans, and the secretariats of the local Committees on the average size of credit facilities. While showing a statistically significant impact on the size of customer's deposits on the average credit facilities for the development bank of cities and villages .The study recommended that the Development Bank of cities and villages has to issue bonds with expanding the size of investment projects, also to increase the return through using of short-term investment projects with a higher return .

IMPACT OF GLOBAL CRISIS IN INDIAN BUSINESS

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ABSTRACT

The Indian economy is experiencing a downturn after a long spell of growth. Industrial growth is faltering, the current account deficit is widening, foreign exchange reserves are depleting, and the rupee is depreciating. The crisis originated in the United States but in Indian government had reasons to worry because there was a potential adverse impact of the crisis on the Indian banks. Lehman brothers and Merrill lynch had invested a substantial amount in Indian banks, who in turn had invested the money in derivatives, leading to exposure of even the derivatives market to these investment bankers. Public sector unit (PUC) banks of India like bank of Baroda had significant exposure towards derivative. ICICI faced the worst hit with Lehman brothers having filed for bankruptcy in the US, ICICI (India's largest private bank), survived a rumor during the crisis which argued that the giant bank was slated to lose \$80million (Rs.375 cores), invested in Lehman's bonds through the bank's UK subsidiary. Even axis bank was affected by the meltdown.

EVALUATING THE STOCK SELECTION SKILLS AND MARKET TIMING ABILITIES OF INDIAN MUTUAL FUND MANAGERS

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ABSTRACT

Mutual funds are dynamic financial institutions, which play a key role in an economy by mobilizing savings and investing them in the capital markets. The present study proposes to examine the stock selection abilities and market timing abilities of Fund Managers in India by evaluating the performance of 23 growth mutual funds ranging over the period January 2007 to December 2011. The models used to judge stock selection skills are Jensen (Single Factor) and Carhart (4 Factor). Market timing ability is evaluated using the Augmented Treynor Mauzey Model. The study presents evidence that stock selection skills of the Indian mutual fund managers on an average are poor. Also they exhibit negative skills in timing the market. Majority of the sample mutual fund schemes' managers did not possess skills of stock selectivity and were not correct market timers. However, the study found that few sample schemes' managers performed with correct market timing skills. On comparison of the three models used in the study, it is inferred that the market return is the most important factor in explaining returns on the portfolios. It is determined that the Indian mutual fund managers must improve their skills relating to internal activities as well as external market related information so as to promote the confidence among small investors who prefer to invest their savings in mutual funds.

CONSUMERS PERCEPTION & ATTITUDES TOWARDS FOREIGN AUTOMOBILE BRANDS IN INDIA

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ABSTRACT

Post-Liberalization, there has been a spurt in number of foreign automobile brands in India. Consumers have umpteen numbers of foreign brands to choose from. This study aims to understand the consumer attitudes and perceptions about foreign automobile brands in India. Both qualitative and quantitative approaches are followed in this study. In-Depth interview technique is used to understand the qualitative aspects of perception and attitude of consumers towards foreign automobile brands, to identify the quantitative aspects of the study, primary data is collected from respondents by administering questionnaire. The data collected after conducting the quantitative research was then run through SPSS and analyzed by using Factor Analysis. The study revealed that the consumers have positive attitude towards foreign brands. However, they also perceived Indian brands to be as good as foreign automobile brands. The consumers perceive foreign brands to be more expensive and more stylish compared to Indian brands. However, the performance of both is rated almost equal.

AN EMPIRICAL INVESTIGATION OF ORGANISATION BASED SELF-ESTEEM AND IN-ROLE PERFORMANCE ACROSS DIVERSE OCCUPATIONS

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ABSTRACT

The aim of the present study was to examine the relationship between organization based self-esteem (OBSE) and in-role performance. Co-worker support is included as a moderator. The independent variable is OBSE and in-role performance is the dependent variable. A survey was conducted on 190 respondents randomly selected from diverse occupational background. The results indicate that there is a significant direct relationship between OBSE and in-role performance. The interaction between OBSE and co-worker support also revealed that it has a significant impact on in-role performance. Thus, the study has proven that OBSE with reinforcement from co-worker support plays an important role in influencing in-role performance.

INNOVATIVE HR PRACTICES IN EMPLOYEE ENGAGEMENT

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ABSTRACT

Employee engagement, also called as worker engagement can be referred to as the binding of organizational members' selves to their job roles. In today's, globalized economy organizations have become more dependent on technologies. The concentration of organizations on employees is becoming less. This arises a greater need to connect and engage employees with the work and to provide them organizational identity. Employee engagement plays a major role in the present era, where each and every contribution of employees is counted. Employee engagement programs will be yet another stepping-stone of success for the organizations. Employee engagement is all about creating a positive feel among employees towards organizational goals. Employees should feel satisfied and also proud to work in such an organization. The engagement programs will abet the organization to align the human activities to the organizations strategy. It is not just a process of engaging the employees productively. It also floors the way to ensure that the employees are motivated to put in their best efforts in achieving the organizational goals. The objective behind the current study is to explore and analyze the various employee engagement policies implemented by top companies around the world. The research also aims to give factors measuring employee engagement and suggestions to make an effective employment engagement programs.

CUSTOMER PREFERENCE AND SATISFACTION TOWARDS RETAIL STORES & SHOPPING MALLS IN CHENNAI CITY

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ABSTRACT

Liberalization of the economy, rise in per capita income and growing consumerism have encouraged larger business houses and manufacturers to set up retail formats; real estate companies and venture capitalist are investing in retail infrastructure. Added to this customer satisfaction, is widely recognized as a key pressure in the formation of consumers' future purchase intentions. Satisfied customers are also likely to tell others of their favorable experiences and thus engage in positive word of mouth advertising. The present study is undertaken to understand the customer preference and satisfaction towards retail stores & shopping malls in Chennai city.

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With sincere regards

Thanking you profoundly

Academically yours

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