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CHALLENGES OF NON-TAX COMPLIANCE AMONGST THE SMALL AND MEDIUM ENTERPRISES (SMEs) IN ZIMBABWE

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ABSTRACT

Tax plays an important role in economic development and in the growth of Small and Medium Enterprises (SMEs). However, non-tax compliance among SMEs in Zimbabwe is very high. This study was conducted on SMEs in Bulawayo, Gweru and Harare Central Business Districts (CBDs) to establish and rank the factors that encourage non-compliance with tax obligation by SMEs in accordance with the Zimbabwe Tax Regime. The findings were presented in terms of factor loadings, eigenvalues and percentage variances. There were four factors that ranked high as causes for non-tax compliance of SMEs in Bulawayo, CBD are Complexity of the tax systems, norms, economic factors, deterrence to tax evasion and possibilities of tax evasion. It was found that the complexity of the tax system affect non-tax compliance of SMEs to a greater extent followed by norms and economic factors. Possibilities to tax evasion were found to affect non-tax compliance of SMEs to a lesser extent followed by deterrence to tax evasion. In conclusion, there is a great relationship between non-tax compliance of SMEs in Bulawayo and the existing tax system. Norms have a higher relationship with non-tax compliance but its lower than that of the tax system. Economic factors also possess a little higher relationship to non-tax compliance but it's lower than of norms. On the other hand deterrence to tax evasion has the second least relationship to non-tax compliance. Possibilities to tax evasion possess the least relationship to non-tax compliance as compared to the five factors causing non-tax compliance of SMEs.

STUDY ON ATTRITION AND RETENTION FOR BUSINESS DEVELOPMENT EXECUTIVE AT PRIVATE SECTOR BANK, PUNE

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ABSTRACT

The study undertaken is "Attrition and Retention" of B.D.Es. The primary objective of research is to find out causes of attrition of B.D.Es and suggesting some retention measures to the organization. The secondary objective of research is to calculate the attrition rate of B.D.Es and cost of attrition per employee. The study also involves finding out the factors of dissatisfaction among B.D.Es. The researcher has carried out a descriptive research and has used statistical methods like chi-square test to arrive at conclusions. The sample size is 4 HR and 80 B.D.Es. The sampling technique used is simple random sampling as per the convenience of researcher. As a result of informal discussion with HRs, it was understood that according to them salary is the main reason for B.D.Es attrition. The researcher then surveyed the B.D.Es and also made use of exit interviews to find out the top 5 factors for B.D.Es attrition. It was found out that contrary to HR belief salary is not the prime important reason for B.D.Es attrition. Rather, it is ranked 3rd. Top 5 reason in descending order are Opportunity for Growth & Development, Relationship with Supervisor, Salary, Location and Job Content. After collecting primary data from B.D.Es through questionnaire and applying chi-square test, it is found out that Bank B.D.Es are satisfied on salary and job content, but the organization needs to address rest three issues. The researcher has suggested some step to increase the satisfaction level of B.D.Es on three fronts i.e. Opportunity for Growth and Development, Relationship with Supervisor and Location. And thus, bring down the attrition rate. The limitation of research is that the sample size was limited to one region, thus the results cannot be generalized to other region. Also, some of the employees were not candid enough to divulge all the required information. However, the magnitude of the influence of these limiting factors can have a bearing on the report, but is too little to alter the basic objectives of the report.

STRATEGIC ISSUES AND DIMENSIONS OF BRAND MANAGEMENT IN FINANCIAL SERVICES

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ABSTRACT

Branding tangibilises the service offer and helps in formation of clear values resulting in positive perceptions of the consumers, as it provides a well defined reference point. The branding research in financial services reveals that “consumers know little about specific products, often they do not want to know and are content to assume that the best companies have the best financial products”. This study focuses on strategic role of Brand Management in banking, Mutual Fund and insurance sectors and its implications on building strong brands to leave indelible mark in the minds of customer. The research in this domain offers inputs to study the competitive advantage to the companies in the form of building strong brand and considering the Brand as competitive tool. The present study covers six (6) different respondent institutions, namely, (1) Public Sector Banks (PSB), (2) Private Banks (PB), (3) Public Sector Insurance (PSI), (4) Private Insurance (PI), (5) Public Sector Mutual fund (PSMf), and (6) Private Mutual fund (PMf) companies. The final selection of respondent institutions has been made, based on certain parameters like - size, volume of transactions, customer size and profile, branch network, product profile, etc. The study covers a period of five years, i.e., from 2007 to 2011. The year 2010, the year for which the data are available, has been taken to represent the ‘Current Year’. The data for the study has been gathered mainly from the primary sources. The primary data has been collected from officials of bank/FI and regulatory agencies, customers, and other stakeholders, by questionnaire method.

A STUDY ON THE IMPACT OF MICRO FINANCE IN EMPOWERMENT OF SELF HELP GROUPS' WOMEN IN NAMAKKAL DISTRICT

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ABSTRACT

Micro finance scheme has been introduced by the central government initially with the view to promote the income sources of the village people by providing financial support to the weaker section particularly in rural parts of the country. Further it was extended to support the SHGs in all parts of the country for the empowerment of the women and to improve the income level of the individual family. In some of the SHGs the financial support provided by the bank through micro finance is not utilized for the productive purpose where as it is used by the female members for the domestic expenses of the family. On the due date the repayable amount is collected by in-charge member from all the members and repaid to the bank on the due date. In some of the SHGs the funds are misused by the organizers and made little bit delay in repay the installment amount to the bank. It is reported that there is a part of political involvement in sanctioning the loan to SHGs. The members in all SHGs face similar issues in availing micro finance. In most of the SHGs the members do not know that how to market their products. Due to this reason many members do hesitate to start the production activities in the SHGs. In real sense most of the members try to engage in their village itself without extending the business. There are humpty numbers of opportunity to all SHGs to develop their business but yet they are at beginning level in all aspects of their operations. There are many women entrepreneurs who are very talent in the operations of their business and they are very popular for their administration. But in the study area the SHGs members are suffering lot to run their family even though they have plenty of opportunity in Namakkal district.

A STUDY ON THE LEARNING STYLES OF THE EMPLOYEES OF AN IT COMPANY IN COIMBATORE

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ABSTRACT

This study aims to determine the learning styles of the software engineers working in an IT company in Coimbatore. Everybody has a preferred learning style. By knowing and understanding the learning style one will be able to capitalize on his strengths and improve the self-advocacy skills. People have preferences about how they like to learn (learning style). This learning preferences sometimes account for problems in learning. The problem may not be entirely due to their learning style but also due to their previous experience. Howard Gardner's Multiple Intelligence Theory which teaches many aspects of human intelligence, learning style, personality and behaviour - in education and industry forms the major input for the study. Multiple Intelligence questionnaire was completed by the respondents and their scores as Visual, Aural, Linguistic, Kinesthetic, Logical, Solitary and Social learners were recorded. The data collected through questionnaire was tabulated, analyzed and interpreted using Simple Percentage analysis, Mean Score Value, Correlation and Anova methods. The statistical analysis was done through SPSS 9.0 version. All the hypothesis were tested at 5% level of significance. It was found that Visual, Aural and Logical Intelligences were dominant with them. Also a high degree of correlation is found to exist between the Visual and Social intelligences. Training managers are advised to tailor training materials to their employees' learning needs.

BUILDING AND MANAGING A HIGH PERFORMING SALES FORCE

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ABSTRACT

This paper reflects upon the different management approaches that are required in effective management of a sales force. Selling has a very different character compared to other functions in the organization in terms of relationships, competency and influence on the bottom line. We have taken an integrated view of management decisions, both operational and strategic, on motivating a sales force beyond the commonly used monetary incentives. Real-life examples are taken to explain the importance of goal setting, work culture, compensation and career opportunities for the sales professionals. The new imperative for companies is that one size does not fit all; companies need to align their selling strategy and sales force management with their business strategy, type of markets, products and also the kind of organizational systems.

A STUDY ON FINANCIAL MANAGEMENT PRACTICES OF POOR HOUSEHOLDS IN CHENNAI AREA

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ABSTRACT

This paper examines how the poor manage money and is based on livelihoods surveys and demographic material about people living on the slums, in Chennai. The slums are vulnerable locations housing very poor communities without the municipal services because they are not listed in revenue records. We used a new approach of getting the poor households maintain financial records to understand their coping strategies. Previous researches of this nature in Chennai slums have not used this approach. The study demonstrates that the poor live in a diverse economy where community spirit, family assistance and trust play roles equally important to markets, concluding with evidence-based discussion of financial inclusion for application in these types of marginalized societies for policy makers and microfinance industry.

A STUDY ON THE BUYING BEHAVIOUR OF GREEN PRODUCTS

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CALICUT

ABSTRACT

The paper attempts to examine the buying behavior of green product among various income level groups. This study seeks to understand consumers' green purchasing intentions and compares the factors influencing the purchase decision of green products and non green products. For this purpose a sample survey was conducted on 90 respondents based in Calicut city. The respondents were divided into 3 categories, i.e., high income level group, middle income level group and low income level group. The primary data was collected with the help of an interview schedule. Results indicate that there is no significant difference between buying behaviors and income level and no significant difference between purchase decision and sector (government & private) employees. To the end, health was considered as the most important factor influencing green products and cost is the most important factor influencing the purchase of non green products.

MORALE OF WOMEN WORKERS IN UNORGANISED SECTOR: A STUDY WITH SPECIAL REFERENCE TO MADURAI CITY

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ABSTRACT

The growth of formal employment in the country has always been less than that of total employment, indicating a faster growth of employment in the informal sector. Available data suggests that within the formal sector also the proportion of unorganized workers is on the increase. While the sector contributes around half of the GDP of the county, its dominance in the employment front is such that more than 90% of the total workforce has been engaged in the informal economy. It is widely acknowledged that the informal sector in India suffers from a low productivity syndrome, compared to the formal sector. The prominent features of the sector are lower level wages, poor working and living conditions. The National Commission on Self-Employed Women in the Informal Sector which submitted its report a few years ago recommended the setting up of a separate wing in the union labour department to deal with the problems of unorganised labour. Still, there is no remarkable improvement in the working conditions of women workers in unorganized sector. This prevailing condition made the researchers to study “the morale of women workers in unorganized sector in Madurai city”.

SAVING BEHAVIOUR AMONG UNORGANIZED SECTOR WORKERS IN COIMBATORE DISTRICT

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ABSTRACT

Saving is an important macroeconomic variable to be studied under the purview of the economic arena on an individual as well as household basis. In a country like India, the income standard is almost uncertain and leads to more consumption rather than saving which has now been a central problem. If the saving is low, then the investment will also be low leading to low capital formation. The present study analyzes the determinants and patterns of saving behavior in rural and urban unorganized workers of Coimbatore district, Tamil Nadu. The determinants and patterns of saving differ from rural to urban region. The study is conducted through primary survey with 600 households drawing a sample from both rural and urban unorganized worker in Coimbatore district. The respondents were selected by judgment sampling technique. The relevant data on the factors influencing amount socio-economic status, money management, saving behavior, significance between mode of saving and socioeconomic status and money management. Average propensity to save in rural areas is more rather than urban. Inflation is main obstacle of saving both rural and urban. Rural workers more aware of formal saving than urban workers. In urban situation, modes of savings were significantly associated with those variables, such as educational attainment, income of the respondents and presence of dependents were highly significant. With regard to rural sample respondents, monthly income contributed by family members, family system, household size, number of earning members, family status, role in financial decision making and types of house were highly significant.

FACTORS INFLUENCING CUSTOMERS' ADOPTION OF MOBILE BANKING SERVICES: AN EXPLORATORY STUDY

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ABSTRACT

Mobile Banking is transforming the banking industry and showing a drastic effect on the banking relationship. Mobile Banking involves use of internet for delivering the banking products and services. In this research, a survey was made to find out customers who adopt mobile banking services. A well structured questionnaire was designed to collect information about the adoption of mobile banking services by customers in southern part of India using their mobile phone. The survey was made by circulating the questionnaire to 150 respondents out of which 125 respondents returned the duly filled in questionnaire. A simple percentage analysis, Correlation analysis, factor analysis were used to tabulate and analyze the collected information with the help of Statistical Package for Social Sciences. A precise interpretation, findings, conclusion and suggestion were carefully drawn out of the research made.

A STUDY ON IMPACT OF MERGER AND ACQUISITION ON GROWTH PERFORMANCE OF SELECTED ACQUIRER BANKS IN INDIA

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ABSTRACT

In present era, Merger and Acquisitions act as an important tool for the growth and expansion of the economy. The main motive behind the Merger and acquisitions is to create synergy, that is one plus one is more than two and this rationale beguiles the companies for merger at the tough times. This research paper is to explore various motivations of Merger and Acquisitions in the Indian banking sector. This includes the various aspects of banking Industry's Merger and Acquisitions. It also compares pre and post merger financial performance of merged banks with the help of financial parameters like Interest Income, Non-Interest Income, Total income, Non-interest expenses, Operating expenses, Non-performing assets, Working funds. Through literature review it comes to know that most of the work done high lightened the impact of Merger and Acquisitions on different aspects of the companies. The data of Merger and Acquisitions since economic liberalization are collected for a set of various financial parameters. This study also examines the changes occurring in the acquiring firms on the basis of financial ground and also the overall impact of Merger and acquisitions on acquiring banks. Here growth performance is being tested on the basis of two grounds i.e. Pre merger and Post merger and used growth performance measurement tools like that mean, standard deviation, Co-efficiency of variation, Annual growth rate. The result of the study indicates that the banks have been positively affected by the event of Merger and acquisitions. These results suggest that merged banks can obtain efficiency and gains through Merger and Acquisitions.

GREEN MARKETING IN INDIA AND ITS IMPACT ON CONSUMER BEHAVIOUR

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ABSTRACT

To gain a competitive advantage in the changing world, firms are following the demand trend of customers and make improvements of this development over time. On one hand, marketing and marketers have come to understand the importance of valuing and maintain a long term relationships with stakeholders who are rejoining reciprocal trust and loyalty. On the other hand, environmental management as a strategic tool not only improves control and reduces environmental impact but also develops business opportunities for company.

CHALLENGES BEFORE INDIAN FINANCIAL SECTOR IN INFORMATION AGE

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ABSTRACT

The reforms in the financial sector have changed the shape of Indian banking industry into a much regulated and organized industry. The market developments with liberalization and globalization have resulted in transformation of banks in a much higher pace with technology. The Indian financial system is a group of various players like PSU'S , private banks, regional rural banks, foreign banks, cooperative banks and many more .Today the customers need not to stand in long queues for making transactions in the commercial banks in Indian. Now with the proliferation of internet, banking transactions have become much more convenient. Though the banking sector in India has adjusted quite fairly with the emerging environment and is trying to extend its reach and diversity, yet greater challenges lie ahead. Banks will have to prepare themselves for the greater challenges lying ahead in future. Some of these are to minimize the fiscal deficit, to improve system for dealing with weak banks, and develop the capital market, to improve financial services for the welfare of customers and to improve the legal, regulatory and supervisory frameworks or banking sector.

UNIVERSAL BANKING: FINANCIAL MALL BY BANKS

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ABSTRACT

A banking system in which bank provides wide variety of financial services including both commercial and investment activities subject to compliance of statutory and other requirements prescribed by respective authorities. Universal Banking can be compared with the concept of Library where the target is reader instead of books of library. If one is comparing Universal Banking activities of Indian Banks with Foreign Banks, one can find out whether Universal Banking is helping to increase the profitability of these banks. The Universal Banking was implemented in the year 2001 in India on the recommendation of R H Khan Committee. Notable examples of Universal banking include BNP Paribus of France, HSBC, Standard Chartered and RBS of United Kingdom, Deutsche Bank of Germany, ING Bank of Netherland, Bank of America, Citigroup, JM Morgan Chase and Wells Fargo of the United States, and Credit Suisse of Switzerland. The present study will be useful to the bankers as well as customers; Bankers will be in a position to earn more profits by diversifying their risk and optimum utilisation of resources. This study will be suggesting a banker how a Universal Banking can be a tool to earn a profit. Universal Banking is beneficial to the customers as they need not go to other places to search for financial products. It will be available from their bankers so it will be helpful in saving of time as well as some costs. Universal Banking can also be known as Financial Mall owned by a Bank.

THE ATTITUDE OF INVESTORS TOWARDS MUTUAL FUNDS IN INDIA**J.KANNAN****ASST. PROFESSOR****VIVEKANANDHA COLLEGE OF ARTS & SCIENCES FOR WOMEN
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ELAYAMPALAYAM****ABSTRACT**

In this paper it was seen that the primary perceptions and expectations of the investors who join the mutual fund are high returns and tax deduction. The discernment of the investors about the mutual fund investments are analyzed in this chapter. The attitude of investors had been divided into three categories. viz., fund related qualities, fund sponsored qualities and investor related services. For analyzing each type of quality, the opinions of the investors on five given statements had been elicited on a five-point scale. It was inferred from the analysis that the investor's primary concern was making minimum initial investment. It was concluded that a brand name achieving recognition was an arduous task and once it is achieved the durability of the recognition is guaranteed. The investors preferred problem free investments along with fringe benefits. Sex, age, the qualification, and the marital factors influenced the attitude score of investment of mutual fund. The occupational pattern was related with the overall scores due to the influence of the fund qualities. The annual income had influenced the attitude scores of mutual funds. It was found that most of the investors saw a negligible difference between these three factors and the difference between each attitude was less than one.

ASSESSMENT OF SATISFACTION LEVEL AMONG GUESTS OF WOLAITA SODO CITY

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ABSTRACT

Effective management of the diverse business establishments in tourism and hospitality sector require clear understanding of the environment in which they operate. In particular, customer satisfaction is a critical goal that should be pursued by all businesses in this sector. This study has the main objective of investigating satisfaction level among guests who use the goods and services of hotels, restaurants, and pensions in Wolaita Sodo City. By using a combination of purposive, stratified, and then convenience sampling techniques, the survey involved 250 foreign and local guests who stayed at and used the selected hotels, restaurants, and pensions from March 1- July 6, 2013. A questionnaire derived from SERVQUAL model that involving tangibility, reliability, responsiveness, assurance, and empathy dimensions was used as a data collection instrument. The survey data was analyzed using an SPSS (version 20). The overall mean score for guest expectations and perceptions on five dimensions of SERVQUAL model are ranked at a high level with 3.82 and 3.71, respectively. The overall negative value of SERVQUAL gap analysis (-0.11) indicated that the guests were not fully satisfied with the overall service of the organizations under study. With respect to gender of guests, the t-test finding points out no significant differences of perceptions towards all dimensions of SERVQUAL with an exception to Responsiveness dimension.

EFFECTIVENESS OF GREEN BANKING TECHNOLOGY OF THE COMMERCIAL BANKS IN INDIA

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ABSTRACT

In India, the green banking concept is catching up and banks are actively looking for ways to expose themselves as Green Bank. Banking sector plays an important role in the economic growth of a nation. As the banks are one among the major sources of financing instrument for commercial projects, they can play a major role in promoting environmental sustainability by funding the socially and environmentally responsible investment projects. The concept of 'Green Banking' will be beneficial to the general public, customers, bank employees, banking industries as well as economy and it will not ensure the greening of industries only but also facilitates the improving in asset quality in the future. Considering the benefit of going green the Indian banks have also adopted the 'Green Banking' approach in the past few years and taking various green initiatives on all possible scales to be more environmentally responsible. However the 'Green Banking' approach of Indian banks differs from each other as they are in different phases of green marketing on the basis of their approach towards saves cost, minimizes the risk, enhance banks reputations and contribute to the customary good of environmental sustainability. So it serves both the commercial objective of the bank as well as its social responsibility.

BRICS EQUITY MARKETS LINKAGES: EVIDENCE FROM PRE- AND POST- GLOBAL FINANCIAL CRISIS

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ABSTRACT

This study investigates both the static and dynamic interdependence among the stock markets of BRICS countries, that of Brazil, Russia, India, China, and South Africa, with the global financial crisis of 2007-09 as the focal point. Using data from 2003 to 2014, the study employs correlation and co-integration analysis to describe the behavior of the above markets, both before and after the global financial crisis. The study finds that there is no significant increase in integration of the markets, implying potential for diversification for investors.

STAGES IN CONSUMPTION AND ACCEPTANCE OF DIETARY SUPPLEMENTS IN PUNE

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ABSTRACT

With changing lifestyles and increasingly busy daily schedules, it is becoming difficult to maintain a healthy diet. Although, there is a tremendous increase in diet-health relationship awareness among people the instances of lifestyle diseases are also on the rise. With traditional pharmaceutical companies now turning their attention towards dietary supplements, the need to study the market in terms of consumer psychology is necessitated. Individuals today are highly opinionated and well equipped to make decisions and justify their actions. They are proactively looking for preventive healthcare. Thus they constitute a major target for dietary supplement sellers. This paper aims to identify the stages in acceptance of dietary supplements. The outcome of this paper is better understanding of the entire process of acceptance of dietary supplements and hence identifying the major stages where influencers play a role to facilitate acceptance.

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With sincere regards

Thanking you profoundly

Academically yours

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Co-ordinator

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