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EFFECTS OF EMPLOYEE RETENTION STRATEGIES ON ORGANISATIONAL COMPETITIVE ADVANTAGE IN THE HOTEL INDUSTRY IN MOMBASA COUNTY

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ABSTRACT

In today's business world, retention of valuable employees is one of the most critical issues confronting leaders. Employees have competencies that are critical for the survival of an organisation. The HR department has to play a key role in designing the policies, practices and strategies, which can enable an organization to retain the human resources contributing significantly to the business. This study examines the phenomenon of employee retention in the hotel industry in the Mombasa County in order to suggest appropriate strategies, which can help the organizations in this sector to retain their valuable talent as its major objective. This was a desk research study which relied heavily on secondary data. The study concludes that the employees seek for promotion and career growth, better compensation, rewards and work appreciation, and training and development. These strategies can be adopted by the hotel organizations to retain their employees. Without sound employee retention strategies the organizations suffer high employee turnover, high business operational costs. Recognising the size and strength of the hotel industry coupled with the demands faced in attraction and retention of employees, it could be concluded that employers in this sector need to focus developing distinctive and sound employee retention strategies which recognises some of the dynamic challenges the hotel industry in Kenya is facing.

A COMPARATIVE ANALYSIS OF SOURCES OF INCOME OF COMMERCIAL BANKS IN INDIA DURING 2009-2013

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ABSTRACT

Banks are commercial entities and hence are driven by profit motives. The primary function of banks is intermediation, means acting as a conduit for transformation of savings into productive investments. This continues to remain as an important function in developing countries like India where capital markets are not fully tapped as a source for meeting the funding needs of corporates and other commercial entities. Therefore, interest earned on direct lending and investment activities continue to be a major source of income for commercial banks operating in India. However, with high competition and slow credit offtake for the last few years, banks are compelled to explore the possibilities of stretching their incomes from other sources such as commission, exchange, brokerage, fees and charges on advisory services etc. The present study is intended to analyse the contribution of different sources of banks' income and to do a comparative analysis between different groups of banks operating in India; SBI and associate banks, other nationalised banks, old generation private sector banks, new generation private sector banks and foreign banks.

ASSESSMENT OF THE EFFECTIVENESS OF CASH MANAGEMENT INTERNAL CONTROLS IN THE ZIMBABWE RED CROSS SOCIETY CHAPTER

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ABSTRACT

Cash management internal controls play an important role in the development and growth of non-governmental organisations such as the Zimbabwe Red Cross Society chapter. However, poor management of financial resources has led to serious losses through theft and fraud amongst these organisations. Donors have lost confidence in the capacity of non-governmental organisations to deliver good results. This study was conducted using a non-governmental organisation in Zimbabwe to establish the factors that propel loss sufferings as a result of poor cash management internal controls. A self-constructed structured questionnaire was administered to 45 employees of the Zimbabwe Red Cross Society chapter. The results of the study indicated that the cash management internal controls are significantly weak in terms of segregation of duties; authorisation and approval of transactions; documentation procedures; independent verification, and access restriction. However, factor analysis further isolated "sharing of tasks on processing transactions" and "involvement of cash custodians in initiating transactions" as the main segregation of duties components that have contributed the most towards poor cash management at the Zimbabwe Red Cross Society chapter. The study recommends an establishment of a legal framework by government of Zimbabwe to compel non-governmental organisations embrace mandatory independent verification of financial transactions through external audits.

A COMPARATIVE ANALYSIS OF CONSUMER BEHAVIOR TOWARDS SELECTIVE MEN COSMETICS IN URBAN AND RURAL AREAS OF NASHIK REGION

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ABSTRACT

In today's professional world where everyone is trying to establish himself as a smart individual, the first impression is created by one's external look rather than his intellectuality. Gone are the days when using cosmetics was considered feminine. Today's youth, men in particular are profusely using cosmetics. The media has played an important role in urging the men to use cosmetics and thus helped in creating a huge market for men's cosmetic. This research is an attempt to comparatively study the consumer behavior towards selective men's cosmetics in the urban and the rural areas of Nashik region. The cosmetics on which the study is based are Deodorants(DD), Hairgel(HG), Fairness cream(FC) and After Shave Lotion(ASL). For this purpose 210 respondents from nashik region were sampled of which 104 belonged to the urban region while 106 were from rural region. The sampling method used was stratified random sampling. Different stratas were formed on the basis of age groups between 18 years to 40 years. The data collected from a structured questionnaire was analyzed using SPSS 17 and MEDCALC.

FOOD SECURITY STATUS OF WOMEN GARMENTS' WORKERS IN SELECTED GARMENTS UNDER GAZIPUR DISTRICT OF BANGLADESH

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ABSTRACT

The main focus of the study was to determine the extent of food security of the women garments worker in Gazipur district. The study was conducted in Gazipur Sadar Upazila of Gazipur district. Data were collected by the researcher during November to December 2013 by using a pre-tested interview schedule a total of 90 women workers (10%) were selected as sample of the present study through proportionate random sampling from two selected garments of Gazipur district. Eleven socio-demographic characteristics of the respondents were considered as independent variables, while food security of women garments workers was the dependent variable of the study. Finding of this study reveals that all of the family members of the respondents take three meals after joining in garments but earlier only 50 percent respondents could be able to afford three meals per day. Most of the women garments' workers (60.0%) get below standard calories (up to 2122 kcal/day) against the optimum requirements of 2200kcal/day. The mean difference between meal and calorie intake by per person per day during before and after joining in the garments was significant. Wage, working load and wage adequacy had significant relationship with their food security status.

GROWTH AND PERFORMANCE OF SECONDARY MARKETS: A REVIEW OF EMERGING TRENDS

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ABSTRACT

Indian Securities Market, especially the Secondary Market is witnessing Fundamental Institutional Changes. Electronic Financial Services have modernized the Stock Exchanges, leading to drastic reduction in transaction costs and significant improvements in Efficiency, transparency and safety when trading leading to increased Trading Volumes and Market Capitalization. The Changes in Regulatory and Governance Framework have also brought about an improvement in Investor Confidence. With the total Market Capitalization of the Secondary Market reaching more than 69,430,493 Crores as on March 2012, the Secondary Market is set to see Phenomenal Changes in the Future. It is in the light of these events, this paper aims to (i) To Study the Trends in Secondary Market with regards Sensex and Nifty (ii) To analyse the Growth of Online Trading in Capital Market (CM) segment of NSE with a view to assess its impact on the trading volume and turnover, (iii) to examine the overall growth and performance of secondary market in India.

AN EMPIRICAL STUDY ON THE RELATIONSHIPS AMONG TRANSFORMATIONAL LEADERSHIP DIMENSIONS, JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT OF BANK EMPLOYEES

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ABSTRACT

The purpose of this study was to empirically investigate the relationships among the five dimensions of transformational leadership (idealized influence-behaviors; idealized influence-attributes; inspirational motivation; intellectual stimulation; and individualized consideration), job satisfaction and organizational commitment. This study also tested the mediating role of job satisfaction in the relationship between transformational leadership dimensions and organizational commitment. A survey questionnaire was used to collect data from a sample of employees in banking sector. The data was analyzed by using SPSS software. Multiple regression analyses were conducted to examine the relationships among variables. The results of this study indicated that idealized behaviors, idealized attributes, inspirational motivation, intellectual stimulation, and individualized consideration had positive effects on employees' job satisfaction and organizational commitment. The results also indicated that job satisfaction significantly and positively affected organizational commitment. However, job satisfaction did not mediate the positive effects of transformational leadership dimensions on organizational commitment.

IMPACT OF WORKING ENVIRONMENT AS A MOTIVATIONAL FACTOR FOR EMPLOYEES & ITS EFFECT ON THEIR PERFORMANCE: CASE STUDY OF SYNDICATE BANK OF INDIA

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ABSTRACT

Work environment is one of the most crucial and critical aspect. In today's era employees have a large number of alternatives, then the working environment becomes a crucial factor for accepting or keeping the job. Motivating work environment is when employees push themselves harder to do the job which enhances the productivity and performance of employees as well as of the company. This paper presents the analysis of working environment of syndicate bank and examines the relationship between the workplace conditions and employees productivity and also studies the working environment as a motivational factor. The study has been done on 50 employees of Syndicate bank. The output is satisfactory and shows that workplace environment does affect the employee's productivity. For the flexible working of the organization both behavioral and physical aspects are very important. There are some requirements to change in the physical layout of the bank.

AN INVESTIGATION OF CONSUMER DECISION MAKING STYLE OF YOUNG ADULTS IN JAIPUR CITY IN RAJASTHAN

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ABSTRACT

Clothing is a language of a person which reflects person's mood and profession. The purpose of this study is to investigate the decision making styles of male and female young consumers followed in clothing shopping. The study used Sprole and Kendall's (1986) Consumer Style Inventory (CSI) with modification on a sample of 600 males and females in Jaipur city of Rajasthan. Cronbach alpha and exploratory factor analysis was used to evaluate the decision-making styles for both genders. In addition to the four factors of CSI, two new factors viz. environment and health conscious & fabric conscious were identified for male and female consumers.

COMPOSITION OF INTERNATIONAL RESERVES AND ITS COLLISION ON EXCHANGE RATE AND GROSS DOMESTIC PRODUCT IN INDIA

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ABSTRACT

International Reserves has gained significance over the past two decades either as a precautionary motive or transaction motive. The countries, most particularly, developing nations shown much interest in holding reserves than developed nations. The reason behind this was, having more reserves in their treasury can certainly raise their worthiness among other nations. The Indian international reserves has grown and been growing since the introduction of liberalization policy 1991, at a rapid pace. The present study tries to analyse whether the pace of international reserves have concerned effect on Exchange Rate and Gross Domestic Product in India after 1991 or not. The study further attempted to find out the evaluation of long run relationship exists between international reserves, Exchange Rate and Gross Domestic Product. The study identified the positive long run relationship exists between the international reserves Exchange Rate and Gross Domestic Product in India. Hence, the international reserves accumulation having impact on Gross Domestic Product and Exchange Rate in India.

CONSUMER BUYING BEHAVIOUR: AN EMPIRICAL STUDY ON PERSONAL COMPUTER

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ABSTRACT

As we are living in a world of information technology, computer plays a key role nowadays. A lot of research has been done in consumer behaviour. The study identifies various factors that influence consumers to purchase a personal computer. The study also helps marketers to understand consumer needs. It helps in finding out the Brand choice. The student market is a potential market. Which is the popular brand in campus? What is a criterion to purchase and problems faced by the respondents? These questions raised curiosity to do a study on the buying behaviour of the students.

PERFORMANCE AND STRUCTURE OF CO-OPERATIVE BANKS IN AGRICULTURE CREDIT IN HARYANA

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ABSTRACT

Co-operative banking has been playing a crucial role in the development of rural economy and work as a backbone of Indian financial system. The origination of co-operative credit institution in India was made nearly 120 years back with the finding principles of self-help and mutual help. With the passing of co-operative credit societies Act 1904, the official efforts were started to eradicate the peculiar peasantry problems and other financing problems of common public and that is continuing even today through various committees and legislations. The co-operative banks are playing a main role in the achievement of the goal of financial inclusion. These banks are the best substitutes for money lenders. However these banks have played vital role in making available short and long term financing in both rural and urban area in India, yet their performance in the last few decades has been questionable. So an attempt has been made in this paper to examine the performance and structure of co-operative banks in the state of Haryana.

BANK REGULATION AND RISK: A STUDY OF SBI AND ITS ASSOCIATE BANKS

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ABSTRACT

This paper analyses the data of tier-1, tier-2 and overall capital of SBI and its associate banks under basel-1 and basel-2 for the two years i.e. 2009 and 2010. Our basic premise is that as financial system is becoming more and more complex and banking system as a whole is getting exposed to new risks, there is likelihood that Indian banks are also getting exposed to some of these toxic assets. We also know that institutional mechanism is evolving year by year, therefore the capital adequacy requirements under progressive capital norms must ideally increase. However, the overall minimum capital to risk-weighted assets and minimum tier-1 capital requirement is the same under basel-1 and basel-2 i.e. 9% and 6%, respectively. In this paper, we are examining the capital norms from static point of view. From static point of view, we are examining the norms in their current form i.e. by taking the value of hypothesized mean difference as zero since minimum capital requirement is same in both basel-1 and basel-2.

FINANCIAL INCLUSION: CHALLENGES AND OPPORTUNITIES IN INDIA

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ABSTRACT

Bottom of pyramid individuals are the strong pillars of banking system today. Accordingly, various committees are formed to bring inclusive banking in India. Rangarajan Committee recommendations, 2008 has brought a sea change in the financial inclusion that made India to stand at 15th position across the Global Financial Inclusion Index in Asia Pacific Region which is still lagging behind the countries such as Brazil, Bangladesh and China. The present study is an attempt to study the challenges of financial inclusion and the opportunities stem from them. The measures to spread the financial inclusion were also presented in this study.

WHISTLE BLOWING: IS IT SO HARD IN INDIA?

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ABSTRACT

Whistle blowing plays an important role in any organization's corporate governance strategy as it empowers employees to act on incidences of misconduct and helps to maintain ethical environment in the workplace, while protecting profits and reputation of the organization. Whistle blowing is the disclosure of information about perceived wrongdoing in an organization, to individuals or entities. The main aim of Whistle blowing is to protect the public interest and it can be achieved by informing people or organizations that are in a position to prevent harm, to investigate or to take action against those who are responsible for wrongdoing. But is whistle blowing ethical? The act of whistle blowing can cause a conflict of interest between the personal, organizational and societal spheres. Much of this conflict arises from the context that how one views a whistleblower – as someone who is sharing knowledge of misconduct for the benefit of others or someone who is acting 'disloyal' to their organization. This paper explores how whistle blowing helps in exposing the illegal or unethical practices taking place in the organization and thus preventing the organizational ethics in addition to that it also throws light on current scenario, laws and challenges for whistle blowing in India.

PERFORMANCE OF REGIONAL RURAL BANKS PRE AND POST AMALGAMATION: A STUDY OF HIMACHAL PRADESH

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ABSTRACT

Era of Regional rural bank in Himachal Pradesh begin with establishment of HGB in 1976 and further one more regional rural bank PGB established in 1985 in the state. Presently both banks are merged and new bank came into existence HPGB in Feb. 2013. Present paper attempt to analyzed the performance of regional rural bank pre and post amalgamation period. Study reveals that Exp.CGR of deposit mobilization of HPGB during post amalgamation has showed 13.3 percent higher than 12.7 percent in pre amalgamation period, loan and advances are also found increasing trend with some lower extent growth rate 16.8 percent during post amalgamation which was 17.4 percent in pre amalgamation period. Furthermore, study reveals that post amalgamation period profits of HPGB surprisingly increased from 31.65 lacs to 1214.48 lacs in two year 2012-13 to 2013-14 but profitability of HPGB found inconsistent as HPGB's coefficient of profit variation is 134.23 higher than HGB and PGB is 34.69 & 112.86 respectively, which is registered in pre amalgamation period. So, it is suggested that bank should increase the loans and advances to the rural people to achieve their objective as well as earn more interest income to maintain the consistent level of profit in future.

JOB SATISFACTION OF HIGHER SECONDARY SCHOOL TEACHERS IN PUDUCHERRY: AN EMPIRICAL ANALYSIS

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ABSTRACT

The aim and objectives of our research was to analyse the relationship between demographic variables (Age, Educational qualification, Salary, Working Experience) and job satisfaction. The data and information were gathered using the quantitative research method, by means of a standard questionnaire, which was distributed among 50 teachers from higher secondary schools in Puducherry, had taken through convenience sampling techniques out of which 25 were male and 25 were female teachers. The participants completed the questionnaires including pay, promotion, supervision and colleague in order to measure the job satisfaction of government higher secondary school teachers. Chi-square was applied to find out the underlying variance among the variables. T test result shows that there is a significant difference between male and female respondents. Results of the correlation analysis indicate that the following characteristics are more significant for job satisfaction among the higher secondary school teachers expect the age factor and also the regression result indicates that there is a significant and positive relationship between demographic variables(age, educational qualification, work experience) and job satisfaction except salary.

CORPORATE GOVERNANCE PRACTICES AND ITS IMPACT ON DIVIDEND POLICY: A STUDY ON SRI LANKAN LISTED MANUFACTURING COMPANIES

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ABSTRACT

The objective of this paper is to examine the relationship between corporate governance and dividend policy of Sri Lankan listed manufacturing companies. Corporate governance refers to a set of rules and incentives by which the management of a company is directed and controlled. There is a great awareness among the researchers to carry out the researches in "corporate governance". Very little researches on "corporate governance" are available in Sri Lanka and need to be empowered companies to pay a special attention on corporate governance. The main objective of this study is to examine the relationship between corporate governance practices and dividend policy in listed manufacturing firms in Sri Lanka. The present study is initiated on "corporate governance practices and dividend policy" with the samples of 20 manufacturing companies using the data representing the periods of 2008 – 2012. Leadership structure, board committee, board meeting, board size, board composition, were used as the determinants of corporate governance practices whereas dividend payout and earning per share were used as the measures of dividend policy. The statistical tests were used includes: descriptive statistics, correlation and regression analyses. The study found that determinants of corporate governance are correlated to the dividend policy measures of the organization. Regression model showed that corporate governance affect companies' dividend policy. Further recommendations are also put forwarded in the research. The study only used data from the 2008-2012 annual reports. However, the findings have highlighted the effects of corporate governance of the dividend policy. The study contributes to literature in Sri Lanka. Furthermore, the finding of the paper can be considered as helpful for managers and users that are anxious to develop financial description quality and practices of corporate governance.

IMPACT OF SOCIAL MEDIA ON TEENAGERS: A CASE STUDY

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ABSTRACT

It is very true that social media like facebook, twitter, orkut etc has been entered in our life like a blood i.e as we cannot live without blood likewise we cannot live without these social media tools. Now with the help of these tools it is very easy to share any documents, Photos, Videos as it was very difficult and costly earlier. Today the social media has been playing huge role in determining the personalities of all the ages group like children, teenagers, young adult and old People. Sometime it is very useful as well as necessary for all the ages but inspite of this our teenagers and young generation has been doing some un-expectable and unavoidable things which has been distorting the personalities as well as the behavior of our teenagers which resulted in rude behavior, sleeping disorder, Absent mindedness etc. Teenagers have been sharing, Liking and promoting sexual contents, Filthy and violence images under the nostrils of their parents. They have not being watched by their parents/Gaurdians which resulted in bad deeds. The Study will mainly focus on the impact and changing behavior of the teenagers due to excessive use of social media. This study will basically concentrated on the basis of Primary data collected by the scholar and the methods of collecting data will be Convenient sampling techniques will be used. Instead of this some helps will be taken from secondary source of data. The area of the study will be confined to Eastern Utter Pradesh's big cities like Lucknow, Gorakhpur & Varanasi.

DEFINING SIZE STANDARD FOR SMALL AND MEDIUM ENTERPRISES TOWARDS ECONOMIC REVOLUTION IN NIGERIA

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ABSTRACT

The small and medium enterprises SMEs are globally accepted as catalyst for rapid economic development in terms of employment generation, wealth creation, income generation, improving living standards and poverty reduction generally. There are statistical evidences of positive contribution of SMEs to the growth of economies both in the developing and advanced Nations. Different Governments have employed the SMEs to transform their economies. It is however unfortunate that despite all public policies and financing programmes of the Government at all levels in Nigeria on SMEs, have failed to yield the expected positive impact on the economy for more than three decades. The research paper examines the issue of size standard and conflicting definitions of small and medium enterprises by government agencies as a serious obstacle to the development of small and medium enterprises. It is therefore imperative to define size standards for SMEs in Nigeria, considering the relevance of SMEs in economic development.

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