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## **ROLE OF HR PRACTICES, JOB SATISFACTION, AND ORGANIZATION COMMITMENT IN EMPLOYEE RETENTION**

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### **ABSTRACT**

*In today's working environment individuals have different aspirations to fulfill this employee's change their jobs constantly. Thus there is a problem of employee retention. The study was undertaken to find out the role of different variables such as HR practices, job satisfaction and organization commitment in managing employee retention. Survey instrument using likert scale was used to collect data. The sample size for the study was 180 employees of selected IT firms in Bangalore. One way anova and correlation statistics were used to derive the result. The study found that HR practices and Job satisfaction significantly influence Organizational Commitment and in turn Organization Commitment significantly influence Employee retention. The study suggests that organizations should strive to have good HR practices in place and keep all employees satisfied. It would help the organizations to have committed employees in organization and in turn it would contribute in retaining the employees.*



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## **ROLE AND PERFORMANCE OF SELF HELP GROUP IN PROMOTING WOMEN EMPOWERMENT**

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### **ABSTRACT**

*The present study is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Kancheepuram District of Tamilnadu. The broad objective of the study is to analyses the operating system of SHGs for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, establishing linkage with banks and examines the social benefits derived by the members. Thus, SHGs have served the cause of Social empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. The primary objective of this paper is tom review the SHGs growth and performance trends in the Kancheepuram district, Tamilnadu. This can help in identifying the gaps and to take necessary policy measures to correct the system. The study identified the members of the SHG should be more active, enthusiastic and dynamic to mobilize their savings by group actions. In this process NGOs should act as a facilitator and motivator. The office bearers managing the group should be given nominal financial benefits, which will enable them to be more involved in the activities of the Group. The bank should advance adequate credit to the SHG according to their needs. Uniformity should be maintained in formation and extension of financial assistance to them by banks in all blocks. The procedure of the banks in sanctioning credit to SHG should be simple and quick.*

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# IMPACT OF INTERNET USAGE RISKINESS, ATTITUDE TOWARDS WEBSITE SAFETY, ONLINE SHOPPING CONVENIENCE ON ONLINE PURCHASE INTENTION

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## ABSTRACT

*The last decade has witnessed a phenomenal growth in online sales across the globe. This paper studies the impact of risk associated with internet usage, attitude towards the safety features of a website and convenience linked to shopping online and how the three together impact online purchase intention. Multiple regression was used to carry out the study. The Cronbach's alpha and other tools for checking the reliability and validity of the data were duly applied and the values were found to be satisfactory. It is found out the attitude towards the website safety has the highest impact on online purchase intention followed by convenience of shopping online. It also emerges that risk associated with using internet is negatively linked to online purchase intention. It is suggested that the safety features of online stores should be highlighted and the risk associated with using the internet should be mitigated. The online stores should emphasize on the convenience of navigating and placing orders on the online stores.*

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## **A STUDY ON WOMEN CONSUMERS' SERVICE EXPECTATIONS AT A BEAUTY PARLOUR WITH SPECIAL REFERENCE TO MUMBAI CITY**

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**DR. KHALIL AHMAD MOHAMMAD  
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### **ABSTRACT**

*"Beauty lies in the eyes of the beholder." Looking and feeling beautiful matters to women and it is very important for them to feel appreciated both in their personal life and at their work places. Looking good, boosts their confidence level. Most women spend a lot of time, effort and money to look and feel good. For enhancing and maintaining their beauty, women are dependent on various beauty products and services. The beauty and beauty care industry caters to this particular demand of women consumers. The beauty and wellness industry in India was around US\$ 7736 million in 2012-13 and is expected to double by 2017-18. It employs a workforce of 3.4 million and the changing demographics of women in India will greatly contribute towards its growth and success. One of the major contributors of the beauty care service industry are beauty salons / parlours. The beauty care service industry consists of both organised and unorganized players. The main criteria which determines the success of beauty salons is service quality which is synonymous with effective and efficient customer service. These dimensions of 'Service Quality' leads to customer satisfaction which in turn results into customer loyalty. Also, the need of this study is to find out the factors which are important for selection of a particular beauty parlour by women.*

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**BOLSTERING STARTUPS AND INCUBATORS CENTERS THROUGH INDUSTRY-  
ACADEMIA PARTNERSHIP**

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**ABSTRACT**

*“Startups” have become a buzzword, thanks to the Prime Minister Narendra Modi’s ambitious ‘Startup India’ & ‘Stand up India,’ campaign to take India to the head of the global entrepreneurship and make India Number 1 in startups. On January 16, 2016 the prime minister unveiled and announced India’s new national startup policy under the ‘Startup India’ programme. This initiative aims to tap into India’s much celebrated entrepreneurial spirit. To promote the culture of entrepreneurship and innovation, startup ecosystem has to be enable in India; the start-up ecosystem is often described as young, innovative, aspirant and futuristic. A research mindset in our top educational institutes will help educate students steeped in innovation to solve India’s problems in agriculture, energy, water, pollution, healthcare, education and infrastructure. Therefore, linking of academic and research with business is must to produce entrepreneurs. Our universities and premiere institutes should become inexpensive incubators and accelerators for nurturing ideas unique to India’s development. The present study is an attempt to explore the initiatives undertaken by premier B-schools and Technological institutes to foster the budding entrepreneurs and the review of Startup Action plan to bolster the Industry-Academia partnership.*

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# MEASURING CUSTOMER SATISFACTION USING ATM CARD IN BANGLADESH: AN APPLICATION OF EXPECTANCY-DISCONFIRMATION THEORY

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## ABSTRACT

*This empirical study is conducted to understand the satisfaction of customer using ATM (Automated Teller Machine) card in Bangladesh. It applies the Expectancy-Disconfirmation theory to meet the study objectives. A total 222 samples were collected using 5 points Likert-scale considering convenience sampling. Descriptive statistics, exploratory factor analysis (EFA) and regression analysis are conducted using SPSS.15.00. The descriptive study indicates that the average value of customer expectation is greater than the average value of customer perception. It indicates that the services offered by banks using ATM cards are disconfirmed. The result of the EFA explores six perceived performance factors (i.e., Assurance; Tangibles; Responsiveness; Cost; Empathy and Reliability) and the regression analysis confirms their positive relationship with overall satisfaction of customers. The study result also finds that all these factors are negatively disconfirmed. The result of regression analysis also indicates that negative disconfirmation negatively affects the overall satisfaction of customers. Therefore, the study suggests increasing the quality of services offered by different banks, it will also act to satisfy the ATM users or customer. The bankers will be benefited from this study in operating the banking activities smoothly to satisfy its clients and theoretical implications are discussed with limitations and future research directions.*

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# **CORPORATE ACQUISITION IN AUTOMOBILE SECTOR: A GROWTH DRIVER AND CHALLENGES**

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## **ABSTRACT**

*Today's economies are dramatically changing, triggered by development in emerging markets, the accelerated rise of new technologies, sustainability policies, and changing consumer preferences around ownership. Digitization, increasing automation, and new business models have revolutionized other industries, and automotive will be no exception. For the auto industry, 2015 year was a mixed bag by any measure. Record sales in the U.S. gave the sector a much-needed boost, but growing economic malaise, particularly in emerging markets, led to a flat year overall, dampening prospects for global automakers and suppliers. The purpose of this paper is to study the future trend of automobile industry and corporate acquisition as a tool of growth driver.*

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**IMPACT OF COMPENSATION PACKAGE ON EMPLOYEE RETENTION**

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**ABSTRACT**

*Employee retention, especially of — “The best”, most desirable employees, is a key challenge in organizations today. The rate at which employees in government organisation jump from one organisation to another is becoming more disturbing and this could be as a result of compensation packages of different organisations to attract competent employees. This study explored the impact of compensation package on employee retention. The major objectives of this study were to determine the impact of compensation package on employee retention, to establish whether there is a relationship between Compensation package and job satisfaction, to establish the relationship between job satisfaction and employee retention. The population under the study was 71 employees of Kollam. Primary data was collected using questionnaire and the collected data was analyzed using SPSS (Mean, Standard deviation, Chi square, and Correlation). Hypotheses were formulated to test the relationships between the independent variable and the dependent variables. Result of the study revealed that there is a significant relationship exist between compensation package and employee retention, the more an employee is rewarded or compensated, the longer they remain in an organization and there is a positive result exist between compensation package and job satisfaction. The result of the study again proved that there is a significant relationship exists between job satisfaction and employee retention, the more an employee is satisfied, the longer they remain in an organization.*

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# LIQUIDITY PERFORMANCE ANALYSIS OF FMCG COMPANIES: A STUDY OF TEN LEADING FMCG COMPANIES IN INDIA

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## ABSTRACT

*In this paper, an attempt has been made to analyze the liquidity position of 10 leading FMCG companies in India. The fast moving consumer goods (FMCG) segment is the fourth largest sector in the Indian economy. FMCG sector in India has been gone through a phenomenal pace of growth during last two decades, the reason being increasing consumer incomes and rapid change in consumer tastes and preferences. Large scale and low cost of production, modern retailing strategies, branding and maintenance of intense distribution network have given FMCGs an edge over others in raising hovering revenues. Liquidity ratios are used to determine a company's ability to meet its short-term debt obligations. Investors often take a close look at liquidity ratios when performing fundamental analysis on a firm. Since a company that is consistently having trouble meeting its short-term debt is at a higher risk of bankruptcy, liquidity Ratios are a good measure of whether a company will be able to comfortably continue as a going concern. Liquidity ratios are useful in obtaining an indication of a firm's ability to meet its current liabilities, but it does not reveal how effectively the cash resources can be managed. The research paper mainly focuses on analyses of liquidity analysis of selected FMCG companies in India during period of 2005-06 to 2014-15; the tools used for analysis are mean, standard deviation, co-efficient of variation and Anova. The study found that the liquidity position of P&G and Emami is satisfactory when compare to other companies.*



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**A STUDY ON ENTREPRENEURIAL DEVELOPMENT AMONG THODA TRIBE IN  
NILGIRIS DISTRICT**

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**ABSTRACT**

*The 21st century brought a new era of development in the life of tribes through entrepreneurial activities. Indian Tribes are increasingly asserting control over their land, resources and governance of their communities. Tribes are involved in a wide range of economic activities from tourism, agriculture, collecting non timber forest products and manufacturing various ethnic products. In many parts of the country, Tribes are becoming regional economic and political power houses. The Nilgiris tribes are making and using number of ethnic product which gives business opportunities and helps them to improve their economy.*

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**SERVICE BASED BRAND EQUITY AND ITS IMPACT ON BRAND PREFERENCES  
AND PURCHASE INTENTION: A STUDY OF CUSTOMERS OF HEALTH INSURANCE  
IN THANJAVUR DISTRICT**

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**ABSTRACT**

One of the most important marketing concept discussed by marketing experts and researchers brand equity. One of the services industry in India has grown significantly is the insurance industry. Due to the privatization insurance industry in India and the competitive environment of the insurance organisations on the other hand, one contributing factor to gain competitive advantage for firms is brand equity. Many studies and Literature about brand equity emphasize on brand equity of the tangible products and there is very little study on brand equity for services especially in insurance industry. The purpose of this study is to explore the impact of Service Based Brand Equity on brand preferences and purchase intentions of customers towards Health Insurance in Thanjavur District. Brand Awareness, Perceived Service Quality, Brand Trust and Service Loyalty are used to analyse the Brand Equity. The study was descriptive and explorative in nature. The combination of qualitative and quantitative study was conducted in Health Insurance Industry in Thanjavur District. Sample of 200 customers of Health Insurance from different parts of the district were randomly selected and surveyed through questionnaires. A Simple Random Sampling method was employed to collect data. Descriptive and Inferential statistical tools were employed to analyse the data. The results show that out of four dimensions of brand equity and the Perceived Service Quality affects brand equity more. The impact of Brand Trust on Brand Preference is more than other dimensions and Perceived Service Quality and Service loyalty significantly influence more on purchase intention of customers towards Brand Equity and Brand Preference also affect Purchase Intention significantly. It is suggested that management of Insurance Organisations should consider Perceived Service Quality, Brand trust and Service Loyalty as the foundations to build up brand equity, brand preference and, also to improve purchase intention towards health insurance.

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# A STUDY ON FACTORS DETERMINING THE SELECTION OF HIGHER EDUCATIONAL INSTITUTIONS AFTER SCHOOLING AMONG STUDENTS IN INDIA

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## ABSTRACT

*Education has a vital role in the life of an individual and as well as for the society. It helps the individual to discipline the mind, sharpens the intellect and refines the spirit. It is the nourishment of the mind with knowledge and as such it helps in the formation of an integrated personality of an individual. The Indian higher education is no longer a dreams and plans. In the increasing global competitions and information technology, people are aware about the options and opportunities available and try to utilize the most to choose best among the institutions of higher education. The research is based on the primary data collection approach. For this purpose, a survey using self-administered questionnaire was carried out. The collected data were then analyzed and discussed by using percentage analysis, descriptive statistics, and chi square test. This study is to gain more insight into the factors which determine the selection of institutions for higher learning. It has been observed that teaching quality is the most important factor that influences a student to select his/her higher educational institutions followed by institution facilities, environmental friendly place and placement. This study has also found that high standard teaching influences the students' interest followed by knowledgeable faculty, helpful academic staffs and knowledgeable admission staffs.*

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# THE IMPACT OF OWNERSHIP STRUCTURE ON THE EXTENT OF VOLUNTARY DISCLOSURE: A REVIEW OF THE EMPIRICAL LITERATURE

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## ABSTRACT

*This paper critically reviews literature that studies the association between ownership structure and voluntary disclosure. The study suggests that there are five different ownership structures commonly used in prior empirical literature on determinants of voluntary disclosure. These ownership structures are ownership concentration, foreign, family, governmental and director ownership. Previous studies provided mixed findings concerning the relationship between voluntary disclosure and ownership structure. These conflicting results suggest that there is no clear evidence on the direction of the relationship. It is concluded this vague relationship provides great scope for further research.*

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**Z SCORE EVALUATION OF PHARMACEUTICAL COMPANIES**

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**ABSTRACT**

*A company face financial distress when its operational cash flows become insufficient to meet day to day obligations of the business. Early identification of financial distress can reduce the risk of financial bankruptcy. The present study is under taken to evaluate financial health of 04 selected Gujarat based pharmaceutical companies i.e. Cadila Healthcare, Torrent Pharmaceuticals, Claris Lifesciences and Dishman Pharmaceuticals. Altman's Z/Z<sup>1</sup> score model has been applied over a period of 10 years i.e. 2005 to 2014. The study reveals that, Cadila Healthcare, Torrent Pharmaceuticals have a very healthy financial position. Claris Lifesciences and Dishman Pharmaceuticals have healthy but declining financial position during the period under study. Claris Lifesciences should emphasize more on higher sales and retained profits to avoid financial distress condition whereas Dishman Pharma should give more emphasis on sales revenue and working capital as well as market value to avoid further decrease in Z scores of the company in future.*

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**REFORMS IN INDIRECT TAXATION IN INDIA**

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**ABSTRACT**

*Tax systems the world over have undergone significant changes during the last twenty years as many countries across the ideological spectrum and with varying levels of development have undertaken reforms. The wave of tax reforms that began in the mid-1980s and accelerated in the 1990s was motivated by a number of factors. In many developing countries, pressing fiscal imbalance was the driving force. Tax policy was employed as a principal instrument to correct severe budget deficits. Therefore, the present paper tries to review the indirect tax reforms in India. And also it has made an attempt to analyse evolution of Indian tax structure along with central level as well as state level tax reforms that have changed the present tax system in India.*

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## HR PRACTICES AND ITS IMPACT ON EMPLOYEE JOB SATISFACTION IN IT COMPANIES: A CASE STUDY OF BANGALORE IT COMPANIES

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### ABSTRACT

*India's software sector presents the case of an internationally competitive high-tech industry in the context of a rapidly developing economy. Human resources management practices play a very crucial role in achieving the organization's goals and maintain the competitive advantage. HRM practices refer to organizational activities directed at managing the pool of human resource and ensuring that the resources are employed towards the fulfilment of organizational goals. The success of an organization depends upon several factors but the most crucial factor that affects the organization performance is its employee. Human resources play an integral role in achieving an innovative and high-quality product/ service. The present study is an attempt to examine and analyse the impact of human resource practices on job satisfaction of IT companies employees. In the study, the estimated regression model identified that the HRM practices like Training, Performance Appraisal, Team Work and Compensation has significant impact on job satisfaction. On the other hand, Employee Involvement has no significant impact on job satisfaction of the employees of IT-BPO companies.*

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# THE RELATIONSHIP BETWEEN PORTFOLIO PERFORMANCE AND ASSET ALLOCATION POLICY - EQUITY

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## ABSTRACT

*Asset allocation is an important strategy for portfolio management. In its simplest terms, asset allocation refers to the process of adjusting the relative proportion of different asset classes in an investment portfolio. Asset allocation is based on the fact that both expected return and risk of each asset class are different. By combining asset classes in different proportions, it is possible to enhance the overall portfolio return and reduce risk. As per past research, it is believed that a portfolio return is dependent upon many important factors or strategies. The recognized strategies are a) Strategic Asset Allocation b) Sector/ Stock Selection, and c) Market Timing. The above strategies have also been recognized in the research papers of Hood, Brinson and Beebower (1986) and Singer, Beebower and Brinson (1991).*



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**SUCCINCT GLIMPSE OF MGNREGA IN HIMACHAL PRADESH**

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**ABSTRACT**

*The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a major step in the direction of providing security of employment to rural workers by providing at least 100 days of guaranteed wage employment in every year to every household whose adult members volunteer to undertake unskilled manual work. The Act makes a historic step towards recognizing and ensuring work as a right of the people. The major aim of the scheme was to strength the rural society. The Govt. of India has contributed huge capital in this scheme and almost every year this amount has increased. After 9 years of its inception, this scheme has given the mixed results. As MGNREGA is started all over India, we can easily analyze both the positive and negative aspects of this scheme with this paper. In some parts it has made the people especially women self-dependent and increased the employment rate while in some parts a number of reports regarding the corrupt activities in MGNREGA, non-availability of work, biasness regarding distribution of work had come.*

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# THE IMPACT OF CELEBRITY ENDORSEMENT ON BRAND POSITIONING: AN EMPIRICAL RESEARCH

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## ABSTRACT

*Celebrity endorsement has been a tried and tested strategy of the marketers in order to break the clutter of commercials and, at the same time, make it noticeable to the audience. Use of celebrity in commercials has certain obvious advantages as some values of celebrities like attention; recall and persuasive appeal are added instantly. However, celebrity endorsement has increased ten times during 2005 to 2015 (www.Tamindia.com). According to a survey, currently sixty per cent of the entire commercials in India featured a celebrity. This has resulted in the cluttering of the celebrities. Thus, the very purpose for which this promotional strategy was devised is being defeated now. Another differentiation strategy in the hands of marketers is Brand positioning. It refers to creating a distinct favourable image of the brand and crafting a desired position of the brand vis-à-vis competitors in the minds of consumers. The question arises as to whether any relationship exists between celebrity endorsement and brand positioning and how far these celebrities are effective in positioning the brands they endorse? After all, employment of a celebrity entails a heavy outlay which any company can ill afford to squander away. This paper aims at finding the answers to these questions.*

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## A STUDY ON INCOME EARNERS OF NORTH LAKHIMPUR TOWN AND THEIR PERSPECTIVE TOWARDS HEALTH INSURANCE

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DEPARTMENT OF COMMERCE  
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DIBRUGARH**

### ABSTRACT

*Health Insurance is a kind of insurance policy taken by the insured to avail benefit whenever he faces any medical contingencies. It is a mechanism to indemnify the insured when he suffers any medical contingencies by the person who undertakes to pay the money known as insurer. The importance of health insurance lies on the fact that public healthcare facilities are never adequate to meet the healthcare requirements. This study was an attempt to study about the awareness level, type of health insurance preferred by the respondents and to identify the perceived aim of taking health insurance and also to study the level of satisfaction of the customers. The present study is based on primary data collected from different peoples having health insurance. From the study it was found that although all the respondents were aware about the health insurance but only few of them have the health insurance. The reasons being stated are high cost of the policy and term being only one year and no redemption of the value. Suggestions are made to cut the cost of the policies so that all the people can avail the benefits of health insurance.*

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