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# **CONTENTS**

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ANTECEDENTS OF NON-GOVERNMENTAL ORGANIZATIONS' EFFECTIVENESS	1
	DR. M.S.A. MAHALINGA SHIVA, DR. DAMODAR SUAR & DR. SANTANU ROY	
<b>2</b> .	CRITICISING THE IMPLEMENTATION OF THE SERVQUAL MODEL IN GENERIC INDUSTRIES	2
	TAMEEM AL BASSAM & SARMAD AL SHAWI	
3.	TOWARDS A MODEL FOR ENHANCING CONSUMER TRUST IN AN ONLINE ENVIRONMENT	3
	PRIYANKA MEHARIA, BISWAJIT PANJA & JUAN HU	4
4.	A RESEARCH STUDY ON ORGANIZATIONAL CULTURE IN COMMERCIAL BANKS (A CASE OF SELECTED BANKS IN HAWASSA CITY OF ETHIOPIA)	4
	DR. BREHANU BORJI & DR. ARAVIND SOUDIKAR	
5.	THE IMPACT OF MICRO FACTOR OPPORTUNITY ON ENTRAPRENEURIAL SUCCESS OF SMES - A CASE STUDY ON	5
	COMMERCIAL FAST FOOD SMES	5
	DR. ANSIR A. RAJPUT, WASEEM AHMED, SYED JEHANZEB JAVED & SEHRISH JEHANGIR	
6.	ANALYSIS OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) ADOPTION/USE FACTORS AMONG RWANDAN	6
	COMMERCIAL BANKS	
	MACHOGU, M. ABIUD & DR. EGWAKHE, A. JOHNSON	
<b>7</b> .	A STUDY ON IDENTIFICATION OF CONTEXTUAL KEY FACTORS IN PERFORMANCE APPRAISAL IN PUBLIC SECTOR	7
	ENTERPRISES IN INDIA	
	DR. KAIPA RAGHURAM SHASTHRY & DR. VIMALA SANJEEVKUMAR	
8.	GROWTH AND PERFORMANCE OF HOUSING FINANCE COMPANIES IN INDIA: A CASE STUDY WITH REFERENCE TO HOUSING	8
	DEVELOPMENT FINANCE CORPORATION	
	DR. D. GURUSWAMY	
9.	TRAVEL MOTIVATIONS AND DESTINATION SELECTION: A CRITIQUE	9
10	W.K. ATHULA GNANAPALA	10
10.	ROLE OF INFORMATION TECHNOLOGY IN BUSINESS	10
11	DR. R. KARUPPASAMY & C. ARUL VENKADESH ASSESSMENT OF SERVICES OF TEACHING HOSPITALS IN THE CHANGING GLOBAL SCENARIO	11
11.	ASSESSMENT OF SERVICES OF TEACHING HOSPITALS IN THE CHANGING GLOBAL SCENARIO ARCHANA MISHRA & DR. RITU BHATTACHARYYA	11
12.	PROVOCATIVE SELLING TECHNIQUE AT THE BOTTOM OF THE PYRAMID IN A RECESSIONARY SITUATION: STUDY ON	12
12.	UNIFORM MANUFACTURING INDUSTRY - IN AND AROUND KOLKATA	12
	BHUDHAR RANJAN CHATTERJEE & SUKANYA CHATTERJEE	
13.	CONSUMER BEHAVIOUR TOWARDS SMALL CARS - A CASE STUDY OF NALGONDA DISTRICT IN A. P.	13
	DR. G. RAMA KRISHNA, D.K. PRATHIBHA, S. DESE NAIK & A. RAMA CHANDRAIAH	
14.	A STUDY ON THE BARRIERS AFFECTING THE GROWTH OF SMALL AND MEDIUM ENTERPRISES IN INDIA	14
	DR. KRISHNAVENI MUTHIAH & SUDHA VENKATESH	
15.	A MEDICAL IMAGE COMPRESSION TECHNIQUE	15
	K. S. SELVANAYAKI & DR. RM. SOMASUNDARAM	
<b>16</b> .	HIGH ENGAGEMENT & LOW ATTRITION – A STUDY OF THE TELECOM INDUSTRY IN INDIA	16
	LRK KRISHNAN & DR. A SETHURAMASUBBIAH	
17.	ANALYTICAL STUDY ON EMPLOYEE SATISFACTION [CASE STUDY OF GAMMON INDIA LTD. (T & D BUSINESS), MIDC,	17
	BUTIBORI, NAGPUR]	
	DR. SHINEY CHIB	
18.	INNOVATION IN HIGHER EDUCATION ADMINISTRATION THROUGH ICT	18
10	J. MEENAKUMARI THE IMPACT OF WORKING CAPITAL MANAGEMENT ON PROFITABILITY: EVIDENCE FROM SUGAR INDUSTRY IN INDIA	10
19.	GOPINATHAN RADHIKA & DR. RAMACHANDRAN AZHAGAIAH	19
20.	A STUDY ON MOBILE PAYMENT SYSTEMS AND SERVICES	20
20.	CHANDRAKANT D. PATEL	20
21.	SERVICE QUALITY IN HIGHER EDUCATION	21
	DR. NARINDER TANWAR	
22.	CONSUMER BUYING BEHAVIOUR ON MOBILE PHONE: A COMPARATIVE STUDY	22
	ANIL KUMAR	
23.	EVALUATING FINANCIAL HEALTH OF DR. REDDY'S LABORATORIES THROUGH 'Z' SCORE THEORY- A CASE STUDY	23
	DR. SHITAL P. VEKARIYA	
<b>24</b> .	EFFECT OF BARRIERS IN CREATION OF KNOWLEDGE	24
	VIDYA L.HULKUND	
25.	THE ELECTRONIC-NOSE TECHNOLOGIES IN HEALTHCARE AND BIOMEDICINE: A CASE STUDY	25
	M.NAVEEN KUMAR	
	REQUEST FOR FEEDBACK	26

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#### ANTECEDENTS OF NON-GOVERNMENTAL ORGANIZATIONS' EFFECTIVENESS

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#### ABSTRACT

Non-governmental organizations have been around for more than 150 years. Over the last decade, however, their number has increased exponentially and the nature of their involvement has broadened in the Indian society in terms of their enhanced role in socio-economic development of the country. The enhanced role of non-governmental organizations in the public and private sectors has created a need to study what goes into making these organizations effective. Transformational leadership and organizational culture are crucial components for non-governmental organizations' effectiveness. The leader-member exchange and employees' commitment are also essential for effectiveness of NGOs that can further non-governmental organizations' effective service delivery to the beneficiaries. Critically examining the literature, the present study explores the interplay among these constructs and sets the agenda for future research.



#### **CRITICISING THE IMPLEMENTATION OF THE SERVQUAL MODEL IN GENERIC INDUSTRIES**

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#### ABSTRACT

The survival of any organisation in a highly competitive environment depends on its ability to provide the best service quality to its existing customers as the quality of service is a key factor in the success of any organisation. It is well established that the measurement of service quality is an important procedure for the improvement of the performance of any organisation. Facts indicate that more attention is needed toward developing an industry-specific scale for measuring service quality from the end-user perspective within specific-industry contexts. The main aim of this research-in-progress paper is to review comprehensively previous and contemporary literature on service quality from the customer's perspective in specific-industry contexts. This study contributes to knowledge in the field of service quality research as it suggests future research directions for academicians in related research.



#### TOWARDS A MODEL FOR ENHANCING CONSUMER TRUST IN AN ONLINE ENVIRONMENT

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#### ABSTRACT

Lacking consumer trust in e-commerce merchants poses a major challenge to the large-scale uptake of e-commerce. In this paper, we present a literature review on how to enhance consumer trust online. The results show that consumer trust online can be increased by Interface design features, using trustmark seals strategies, branding strategies, privacy strategies, payment security strategies and reputation systems. Based on the literature review a research model is developed which can be empirically tested in future research in the area on ways to build trust in an online environment, specially in the cloud computing platform. This model can be of interest to both practitioners and researchers working in the area of trust such as trust in the cloud computing platform and stimulate further interest.



## A RESEARCH STUDY ON ORGANIZATIONAL CULTURE IN COMMERCIAL BANKS (A CASE OF SELECTED BANKS IN HAWASSA CITY OF ETHIOPIA)

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#### ABSTRACT

Employee efficiency is a key factor for the success of organizations and it is influenced by several organizational factors. Conceptual models have suggested that there is relationship between Organization Culture and employee efficiency and this study aims at an empirical study of this association. This paper examines the Organization Culture in banks through questionnaire based data from 260 employees belonging to six Commercial banks operating in Hawassa city of Ethiopia. The validated questionnaire measured the Organization Culture through seven dimensions. The study examines the relationship between Organization Culture and employee efficiency through Pearson's correlation. Also the discriminant dimensions of Organization Culture between high and low employee efficiency banks were identified through discriminant analysis. A predictive regression model between Organization Culture and employee efficiency was developed. The paper concludes with a discussion on implications for managers in the banking sector.



## THE IMPACT OF MICRO FACTOR OPPORTUNITY ON ENTRAPRENEURIAL SUCCESS OF SMES – A CASE STUDY ON COMMERCIAL FAST FOOD SMES

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#### ABSTRACT

This thesis endeavored to develop an entrepreneurial model for Pakistani SMEs. While developing the model, the author benefited from the experiences of successful entrepreneurs engaged in commercial fast-food sector. The experiences of such entrepreneurs had been collected through questionnaire survey. It argued that essentially one factor namely opportunity is main determinant of the profitability and business success in the food sector. Therefore, favorable synergies ensuring availability of this determinant is require for the promotion and growth of the SMEs, which would in turn induce economic growth in economy. It was further argued that seeking economic growth through the growth of SMEs sector is most appropriate strategy given the labor-abundant and capital scarce nature of the economy. The proposed model is analyzed through statistical and econometric techniques. The results so obtained validated theoretical model. The opportunity factor turn out to be the most important factor, Hence, the study concluded that entrepreneurial success is influenced by opportunity behavior of the entrepreneurs but being opportunistic, a suitable culture and environment and sufficient resources are also needed for the success of a commercial fast-food SMEs.



## ANALYSIS OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) ADOPTION/USE FACTORS AMONG RWANDAN COMMERCIAL BANKS

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#### ABSTRACT

The developments in information technology are radically changing the platform of business transactions in Rwanda. However, the adoption/usage is essentially an aftermath of banks' perception and willingness to embrace and internalize change. This assumption was investigated among the commercial banks in Rwanda with regard to ICTs' perceived ease of use and compatibility. This research was perceptual-tailored and relationship-oriented; identifying the underpinning elements and pinpointing relationships on how the principal factors foster the adoption/use of ICT in Rwandan commercial banks. Hence, the research is descriptive and correlation research design. Data was collected through a self-constructed and statistically validated questionnaire, thus five commercial banks were used for the research. A sample size of 274 employees of different managerial positions was used for the study. Stratified sampling technique was adopted to sample the employees in each department from the various banks headquarters, and the random sampling technique was used to administer the questionnaires to the respondents. A total of 353 questionnaires were distributed and 274 usable questionnaires were retrieved and utilized for the statistical results indicate that perceived ease of use and innovation compatibility had perceived and significant influence on ICT adoption/usage among the surveyed commercial banks in Rwanda.



## A STUDY ON IDENTIFICATION OF CONTEXTUAL KEY FACTORS IN PERFORMANCE APPRAISAL IN PUBLIC SECTOR ENTERPRISES IN INDIA

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DR. VIMALA SANJEEVKUMAR ASSOCIATE PROFESSOR COLLEGE OF BUSINESS UNIVERSITY OF UTARA SINTOK, KEDAH, MALAYSIA

#### ABSTRACT

Performance appraisal is the process through which an organisation enhances human efficiency and productivity. In a global economy today human resource is available in abundance, and has become accessible across the world, Organisations aiming at gaining competitive advantage in dynamic domestic and international markets need to harness this vital resource through continuous and rigorous appraisal systems. Performance Appraisal helps to assess individual's/group's performance. An individual's/ group's performance is influenced by different factors- organisational, individual and environmental, all working together on such individual/group. Identification of such key factors would help to strengthen and update the prevailing appraisal systems for full utilisation of human resources in an organisation. Such a measure becomes more imperative in Public Sector Enterprises where there is large deployment of human resources. This research is a presentation of the findings of a study is conducted by the author in a Public Sector Unit. The study aimed at finding out the correlation between individual/group performance and other organisations factors, to analyse the prevailing system of performance appraisal in that organisation. Based on such analysis, the author suggests a few measures for improvements.



## GROWTH AND PERFORMANCE OF HOUSING FINANCE COMPANIES IN INDIA: A CASE STUDY WITH REFERENCE TO HOUSING DEVELOPMENT FINANCE CORPORATION

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#### ABSTRACT

Housing is important for the development of the society both in economic and welfare terms. The Government has been allocating large funds to this sector. But the efforts of the Government in providing shelter to the people are far from satisfactory. The Government could make financial provision for providing low-cost housing to a small segment of the vast masses of the society. Therefore, the burden of providing housing to the people is largely on the shoulders of the corporate sector. It is in this context, a good number of corporatist have come into existence, providing finance at different terms to the people, particularly those in the lower-middle income groups and above. The housing finance companies may be grouped as those private sector housing finance companies, public sector housing finance corporation. The objectives of the study are: to examine the dwelling units assisted and growth of the network offices of HDFC; to assess the profitability performance; to analyze the various sources and applications of funds; to compare the interest expenditure and interest income and to study the housing loan operations of HDFC. The study is case study and also the present study is mainly based on secondary data. The overall conclusion of this study shows a positive growth and performance of the corporation even though there were an up and down trends regarding to the performance.



#### TRAVEL MOTIVATIONS AND DESTINATION SELECTION: A CRITIQUE

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#### ABSTRACT

Tourists' motivation is studied by researchers to understand their behavior and the decision-making process. It is noted that behavior of tourists is mainly influenced by various factors such as cultural backgrounds, social influences, perception, personality, economic situations, education etc. Travel motive is the starting points of the decision making process (Crompton and McKay, 1997). When planning a trip, it is necessary to answer the questions such as "why do we/they travel?", "where to go?", "which is the most suitable...? "when to go?, and "how?" etc. Various theories and concepts have been developed and tested to reveal the travel motives, but yet there are contradictions. Objective of this study is to critically review and discuss the theories and concepts in general and tourist motivations in particular. Further, this study develops a research framework for Sri Lanka on tourist motivation and elaborates implication on future researches on consumer motivation in tourism and hospitality. The study categorized the theories found on tourism motivation into push and pull motives, escaping and seeking and need theories etc. Finally, the emphasis placed on fundamental facts behind behavior and decision making in line with assessment of perception and satisfaction aspects on post purchasing and potential behavior.



#### **ROLE OF INFORMATION TECHNOLOGY IN BUSINESS**

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#### ABSTRACT

It is widely acknowledged today that new technologies, in particular access to the Internet, tend to modify communication between the different players in the professional world, notably: relationships between the enterprise and its clients, the internal functioning of the enterprise, including enterprise-employee relationships, the relationship of the enterprise with its different partners and suppliers. The term "e-Business" therefore refers to the integration, within the company, of tools based on information and communication technologies (generally referred to as business software) to improve their functioning in order to create value for the enterprise, its clients, and its partners. E-Business no longer only applies to virtual companies (called click and mortar) all of whose activities are based on the Net, but also to traditional companies (called brick and mortar). The term e-Commerce (also called Electronic commerce), which is frequently mixed up with the term e-Business, as a matter of fact, only covers one aspect of e-Business, i.e. the use of an electronic support for the commercial relationship between a company and individuals. The purpose of this document is to present the different underlying "technologies" (in reality, organizational modes based on information and communication technologies) and their associated acronyms. Some common security concerns for e-Businesses include keeping business and customer information private and confidential, authenticity of data, and data integrity. Some of the methods of protecting e-business security and keeping information secure include physical security measures as well as data storage, data transmission, anti-virus software, firewalls, and encryption to list a few. While some use e-commerce and e-business interchangeably, they are distinct concepts. In e-commerce, information and communications technology (ICT) is used in nter-business or inter-organizational transactions (transactions between and among firms/organizations) and in business-toconsumer transactions (transactions between firms/organizations and individuals). In IT business world, ICT is used to enhance one's business. It includes any process that a business organization (either a for-profit, governmental or non-profit entity) conducts over a computer-mediated network. A more comprehensive definition of e-business is: "The transformation of an organization's processes to deliver additional customer value through the application of technologies, philosophies and computing paradigm of the new economy."



#### ASSESSMENT OF SERVICES OF TEACHING HOSPITALS IN THE CHANGING GLOBAL SCENARIO

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## DR. RITU BHATTACHARYYA DIRECTOR MGM IMSR NAVI MUMBAI

#### ABSTRACT

In the era of globalization, when all the businesses are converting into profitability model, it is comparatively challenging for service industries like hospitals to modify their product i.e. services as per the expectations of consumers as hospitals are very complex with respect to their human resource, procedures and the outcomes. Indian Health care system is fragmented with public, private and semi private hospitals. Among these various kinds of hospitals, Teaching hospitals (private or public) are those, whose role is not only to cater to the need of patients but also to provide learning opportunities to medical students by treating patients. It's worth mentioning that for them, it is more challenging to sustain with these two objectives together. So, an enquiry is made in a Teaching Hospital in Mumbai to assess its existing practices for patient centered standards and Management centered standards. The study is based on NABH guidelines i.e. Care of patient, Patient education, Infection control, Quality policies, Facility management and Human resource management. The study suggests that the hospital has very low scorings for Quality of services and Care of Patients. It is realized that the hospital has smooth routine care as required but the efforts which needs to be taken for specialized care, safety measures, training for practicing quality standards is not as per the global norms. To sustain in the changing business world, these hospitals have to ensure proper documentation of standard policies and monitoring over these standards and indicators. The study also advocates certain alternatives and concludes with necessary course of actions for the same.



## PROVOCATIVE SELLING TECHNIQUE AT THE BOTTOM OF THE PYRAMID IN A RECESSIONARY SITUATION: STUDY ON UNIFORM MANUFACTURING INDUSTRY - IN AND AROUND KOLKATA

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## SUKANYA CHATTERJEE MANAGER-HR MAGUS CUSTOMER DIALOG (P) LTD. SALT LAKE, KOLKATA

#### ABSTRACT

There have been a lot of research in innovative selling- techniques for different products/services in different challenging situations, but in an unprecedented recession in US/EUROPE, when the Buyer – resistance grew manifold, Marketers had to resort to innovative selling techniques. A few Marketers wanted to focus on a large market segment, existing at the Bottom of Pyramid in Emerging Markets. A billon people as customers in India at BOP segment, should be a large enough allurement for any Marketer of a multinational corporation. The technique of Provocative Selling can well be applied to a Bottom of the Pyramid segment in emerging markets like India, where a billion people can be converted into customers as shown by C.K. Prahald. The Researcher therefore emphatically believes that there is a huge scope for research to be undertaken at this segment of Emerging Economies, particularly India, to explore the potentiality that exits in different sectors of Industries. In the midst of hard-times, of course, Indian Economy did not face the real brunt of recession, a company whose Sales Curve is either on Maturity or Decline stage, then the company must adopt some Precision Selling Strategy to prevent the same from sliding into decline phase. To overcome the buying resistance, which is highest in the BOP segment, the present Research would pointedly prove that there are Marketing strategies and Techniques available to succeed. This has been shown in the following research.



#### CONSUMER BEHAVIOUR TOWARDS SMALL CARS - A CASE STUDY OF NALGONDA DISTRICT IN A. P.

DR. G. RAMA KRISHNA IN-CHARGE DEPARTMENT OF MANAGEMENT RAYALASEEMA UNIVERSITY KURNOOL

D.K. PRATHIBHA RESEARCH SCHOLAR DEPARTMENT OF MANAGEMENT RAYALASEEMA UNIVERSITY KURNOOL

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## A. RAMA CHANDRAIAH RESEARCH SCHOLAR IN MANAGEMENT DRAVIDIAN UNIVERSITY KUPPAM

#### ABSTRACT

Indian automobile industry has grown leaps and bounds since 1898, a time when a car had touched the Indian streets for the first time. At present it holds a promising tenth position in the entire world with being # 2 in two wheelers and # 4 in commercial vehicles. Withstanding a growth rate of 18% per annum and an annual production of more than 2 million units, it may not be an exaggeration to say that this industry in the coming years will soon touch a figure of 10 million units per year. Interestingly, after the liberalization of India's economy, the market place is flooded with many new players including the host of MNCs resulting the availability of more number of brands in every segment of the market. Now, the customer has started being choicy about what to buy. Thus all firms are becoming not only customer focus but are also trying to build relationship with them. This is done by continuously updating knowledge, information and understanding of the customer needs and expectations, which is the study of consumer behaviour. Such a study will help to gauge into the consumer's mind and understand the various consumption related aspects of consumers. And will also help to learn about various internal and external influences, which impel the consumer to behave as they do.



#### A STUDY ON THE BARRIERS AFFECTING THE GROWTH OF SMALL AND MEDIUM ENTERPRISES IN INDIA

## DR. KRISHNAVENI MUTHIAH ASSOCIATE PROFESSOR PSG INSTITUTE OF MANAGEMENT COIMBATORE

## SUDHA VENKATESH COORDINATOR DDE – COMPUTER TRAINING CENTRE ANNAMALAI UNIVERSITY COIMBATORE

#### ABSTRACT

Small businesses are considered as a means for accelerating the economic growth of the Indian economy. The contribution of Small and Medium Enterprises (SMEs) towards the nation's economic progress is generally acknowledged but these firms face several barriers which affect their growth. In this present study an attempt has been made to reveal the barriers affecting the growth of small and medium enterprises involved in the manufacture of Servo stabilizers. A structural equation model was developed using Partial Least Square technique, to estimate the influence of barriers on the growth of firms. A sample comprising of 150 SMEs manufacturing Servo stabilizers in 12 states/union territories of India was taken for the study. The impediments caused by the external forces of the business are taken as the barriers affecting the growth of firms. The results indicate that there is a significant influence of the insufficient structural support and planning, credit constraints and competitiveness constraints on the growth of firms. The findings of the study provide necessary suggestions for SMEs to respond quickly to identify and effectively tackle their issues in order to achieve desired growth, profitability and longevity. Further the study pinpoints the required support from government, banks and policy-makers.



#### A MEDICAL IMAGE COMPRESSION TECHNIQUE

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#### ABSTRACT

This paper addresses the area of the image compression of medical images. An approach to compress the medical set of images is presented here. The proposed work aimed at the compression of DICOM images. DICOM is a standard for handling, storing, printing and transmitting information in Medical Imaging. These medical images are volumetric consisting of a series of sequence of slices through a given part of the body. In the proposed algorithm, DICOM (Digital Imaging and Communications in Medicine) Images are decomposed using Haar Wavelet transform, the wavelet co-efficient are encoded using SPIHT (Set Partioning In Hierarchial Trees). The quality of the images are evaluated by various quality measures at various bit rates and decomposition levels.



#### HIGH ENGAGEMENT & LOW ATTRITION - A STUDY OF THE TELECOM INDUSTRY IN INDIA

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## DR. A SETHURAMASUBBIAH PROFESSOR & HEAD DEPARTMENT OF SOCIAL WORK BHARATHIAR UNIVERSITY TAMIL NADU

#### ABSTRACT

The Indian Telecommunications network is the third largest in the world and the second largest among the emerging economies of Asia. The telecom sector has been one of the fastest growing sectors in the Indian economy in the past 4 years. This has been witnessed due to strong competition that has brought down tariffs as well as simplification of policy environment that has promoted healthy competition among various players. The growth of the industry prompted the government to allow more players on the field leading to an intense price war in an attempt to garner market share. This ultimately led to dwindling revenues per user and dented the balance sheets of most players. The increased number of market players also led to large scale migration of intellectual capital between organizations. Managing employee turnover has thus become a major challenge for the Telecom industry, especially in India. This has led organizations to focus on methods and techniques to increase employee engagement and reduce attrition. It is now well understood by organizations that employee engagement is the force that drives performance outcomes. Employee engagement is a human resources initiative that lays the strategic foundation for the way organizations do business. Employee Engagement is a measurable degree of an employee's emotional attachment to their job environment. It profoundly influences their willingness to learn and perform at work. Employee engagement is distinctively different from employee satisfaction, motivation and organizational culture. The purpose of this paper is to investigate employee engagement and its relationship to employee attrition using a mixed method research design. The first phase of the research involved a survey on a sample of 280 employees in various telecom companies using questionnaires, focused group interviews and group discussions. Focused group interviews and discussions were based on identifying the primary reasons for attrition and addressing the unique problem of employee engagement. In the second phase a sample was chosen at random and the exit interview data of an organization, spanning a period of three years, for further analysis (factor & content).



## ANALYTICAL STUDY ON EMPLOYEE SATISFACTION [CASE STUDY OF GAMMON INDIA LTD. (T & D BUSINESS), MIDC, BUTIBORI, NAGPUR]

## DR. SHINEY CHIB PROFESSOR DATTA MEGHE INSTITUTE OF MANAGEMENT STUDIES NAGPUR

### ABSTRACT

Human resources are the most valuable assets of an organization. The successful management of an organization's human resources is an interesting and challenging task especially at the time when the world has become a global village. The lack of resources and the growing expectations of the modern day worker have further increased the difficulty of the human resource function. Particular human resource functions or activities are the responsibility of the human resource department, the actual management of human resources is the responsibility of all the managers in an organization. Therefore, it is necessary for all managers to understand and give due importance to the different human resource policies and activities in the organization. The maintaining of job satisfaction and employee self-esteem are very important components of the corporate system. Satisfaction is directly related to performance and efficiency which, from an organizational standpoint, have to be maximized.



#### INNOVATION IN HIGHER EDUCATION ADMINISTRATION THROUGH ICT

## J. MEENAKUMARI ASSOCIATE PROFESSOR CHRIST UNIVERSITY BANGALORE

#### ABSTRACT

Higher Education is a complex, distributed system. Innovations in higher education aadministrative systems have been evolving over a period of time with the adoption of different methods and techniques to enhance efficiency. Technology can enable and drive innovation. The 21<sup>st</sup> century has witnessed rapid advancements in technology which has led to developments in the educational administrative system. The educational administration system of the present era is greatly influenced by ICT (Information and Communication Technology). ICT helps in performing various administrative tasks with ease through the usage of electronic media. This paper highlights the need for integration of ICT into various aspects of higher education administration and also depicts the current status of ICT integration in higher education administration.



## THE IMPACT OF WORKING CAPITAL MANAGEMENT ON PROFITABILITY: EVIDENCE FROM SUGAR INDUSTRY IN INDIA

## GOPINATHAN RADHIKA RESEARCH SCHOLAR KANCHI MAMUNIVAR CENTRE FOR POST GRADUATE STUDIES PUDUCHERRY

### DR. RAMACHANDRAN AZHAGAIAH ASSOCIATE PROFESSOR OF COMMERCE KANCHI MAMUNIVAR CENTRE FOR POST GRADUATE STUDIES PUDUCHERRY

#### ABSTRACT

Working Capital (WC) is regarded as the lifeblood of a business. It plays a pivotal role in keeping the wheels of a business enterprise running. However, the management of WC is a delicate area as it involves complex decision-making. Every organization whether profit oriented or not, depends on its size and nature of business needs requisite amount of WC. Sugar Industry in India is well developed with a consumer base of more than billion of people. It is also the second largest producer of sugar in the world. There is around 45 millions of sugar cane growers in India and a larger portion of rural labourers in the country largely rely upon this industry. This paper is a maiden attempt on the impact of working capital management on profitability using liquidity ratios, and turnover ratios. Correlation and regression models are applied to associate the relationship and estimate the association between explained and explaining variables. The regression model viz., measure of WC management shows that the ratios like Current Ratio and Inventory Turnover Ratio have highly significant positive coefficient with profitability while Quick Ratio has significant negative coefficient with profitability.



#### A STUDY ON MOBILE PAYMENT SYSTEMS AND SERVICES

## CHANDRAKANT D. PATEL ASST. PROFESSOR AMPICS MCA DEPARTMENT GANPAT UNIVERSITY KHERVA

#### ABSTRACT

Payment System is the backbone of advanced monetary economy. It is also one of the key areas in which technology has been driving force for innovation. Generally Payment systems in India have had a chequered history and traditional systems have been in vogue for many centuries, well mingling with the more recent electronic products. The initiatives of the Reserve Bank- all through a consultative process - have always aimed at the establishment of an integrated system that would benefit all the sectors of the economy, and at the same time reduce the overall risk in the system. In this paper we will study about the next generation cash less payment method using cell and its basic fundamentals architecture and other entities which take a vital to complete a particular task.



### SERVICE QUALITY IN HIGHER EDUCATION

## DR. NARINDER TANWAR ASST. PROFESSOR B S ANANGPURIA INSTITUTE OF TECHNOLOGY & MANAGEMENT FARIDABAD

#### ABSTRACT

Higher education today is undergoing a more radical transformation than perhaps any other aspect of our culture. Technological, economic, sociological, and governmental forces are altering education dramatically, impacting its institutions, teachers, students, funding sources, and basic function in society. To unlock potential and helping talented people to gain advanced training whatever their background requires customer-centric approach to education. During the mid-1980s and late 1990s, overcrowded classes, inadequate library & laboratory facilities and little student's services have been the norms in most of the institutions. Rarely has an institution responded by creating remedial program for inadequately prepared students. But now colleges and universities have initiated restructuring and reengineering their operating processes to cut costs and become more efficient while responding to increased competition. Higher education customers are demanding more attention and immediate service. Proactive institutes are now adjusting their practices by refocusing their efforts externally. In the following article the author has made an effort to find out various service quality dimensions used by the institutions due to the increased competition in the field of higher education.



#### **CONSUMER BUYING BEHAVIOUR ON MOBILE PHONE: A COMPARATIVE STUDY**

## ANIL KUMAR ASST. PROFESSOR CBS GROUP OF INSTITUTIONS FETEHPURI

#### ABSTRACT

The purpose of this study was to determine the consumer buying behaviour of professional college students (urban & rural) towards mobile phone. For survey students (consumers) who are studying in **Delhi-NCR and Jhajjar & Rohtak cities of Haryana state's professional colleges** are taken and measure the effects on consumers' purchasing behaviour. The aim of this research is to determine and evaluate whether differences in culture impact on the buyer behaviour of urban and rural consumers when purchasing a mobile phone and is an attempt to explore the motivational factors for mobile purchase in view of the emergence of vast opportunities for rural markets. The present study aims to examine the comparative buying behaviour of rural and their urban counterparts towards the purchase of mobile phone. A comparative study is needed to assess the similarities and difference between buying behaviour displayed by both rural and urban consumers with regards to mobile phone. A face-to-face interview survey is conducted on 230 students (115 from rural & 115 from urban) who's study in **Delhi-NCR and Jhajjar & Rohtak** cities' different-2 professional college and who are selected with random sampling. Data are analyzed by using Z-test analysis. SPSS 19.0 for Windows is employed for the scale measurement. The findings indicate that there is a significant difference between urban and rural consumers in terms of mobile phone purchasing behaviour and also recommend that managers in mobile phone organizations should be concerned with the cultural dynamics of consumers as part of their going re-segmentation, communication and promotion strategies within their overall marketing strategies.



## EVALUATING FINANCIAL HEALTH OF DR. REDDY'S LABORATORIES THROUGH 'Z' SCORE THEORY- A CASE STUDY

## DR. SHITAL P. VEKARIYA ASST. PROFESSOR LT. M.J.KUNDALIYA ENG. MED. MAHILA COMMERCE & BBA COLLEGE RAJKOT

#### ABSTRACT

Most of the internal users as well external users like shareholders, government, bankers, creditors, financial institutions etc. focus on the success and solvency position of the company with whom they are dealing. The absolute figures presented in financial statements and accounts do not serve this object. As there are many accounting tools like ratio analysis, decision theory etc. used for analysis but again they shows absolute result through which the present position can be judged not the future. Edward Altman, Professor of Finance at New York University was the first person who developed a model known as "Z score Model" to predict the financial health of the business enterprise. In the present research paper an attempt is made to predict the financial health of Dr. Reddy Laboratories for the 2001-02 to 2010-11 i.e. for 10 years using modified Altman's model.



#### **EFFECT OF BARRIERS IN CREATION OF KNOWLEDGE**

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#### ABSTRACT

Knowledge management is growing rapidly. More and more companies have built knowledge repositories, support. Knowledge management is about survival in a new business. Today's organization has renewed responsibility to hire knowledge able employees and specialist to manage Knowledge as an intangible asset For the continuous growth of any organization there are several factors which act continuously. The study began with identifying the different areas which require different treatment to achieve all the time to get the required knowledge to complete in today's highly volatile environment wherein the response time is very less. This article is about to analysis what all factor effecting in creation of knowledge and how they are barriers in creation of knowledge.



#### THE ELECTRONIC-NOSE TECHNOLOGIES IN HEALTHCARE AND BIOMEDICINE: A CASE STUDY

## M.NAVEEN KUMAR RESEARCH SCHOLAR PH.D IN COMPUTER SCIENCE DRAVIDIAN UNIVERSITY KUPPAM

#### ABSTRACT

This paper reviews the range of sensors used in electronic nose (e-nose) systems to date. It outlines the operating principles and fabrication methods of each sensor type as well as the applications in which the different sensors have been utilized. It also outlines the advantages and disadvantages of each sensor for application in a cost-effective low-power handheld e-nose system.



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