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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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RELATIVE POVERTY AND INEQUALITY – A STUDY OF HIMACHAL PRADESH

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ABSTRACT

This study examines the incidence of poverty and inequality in Himachal Pradesh based on the first hand information. The issues of poverty and inequality are examined in a multidimensional perspective. This study shows that there is poverty as well as inequality prevalent in the study area and the inequality of income is higher among all households as compare to poor households. This study also indicates that the income of the poorest among the poor is very low mainly due to their small size of holding, lack of regular farm and non-farm employment and higher level of dependency. There is a need for greater and more effective fiscal intervention for poverty reduction and employment generation.

SUSTAINING EMPLOYEE ENGAGEMENT IN THE FACE OF CRISIS – A TEST OF LEADERSHIP AND INTRODUCTION OF A NEW MODEL

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ABSTRACT

Employee Engagement is ultimately an individual choice. It is entirely a personal decision on the part of an employee on whether to stretch himself (or herself) and offer an outstanding performance or to contribute at a minimum level, or be dysfunctional. The likelihood of employees remaining engaged and productive is more when the environment is relatively happy and stress free. At times of crisis however, the environment within the organization takes a turn for the worse, and it is during crisis period that leadership comes under stress. This paper analyses leadership and employee engagement and offers suggestions for better leadership strategies. This paper also introduces “Combo Leadership” as a possible strategy of customized leadership intervention, to reduce possible negativism in the organizational environment, in a situation where an external leader, brought in as a Change Agent in an ailing organization, causes the environment to not remain conducive to Employee Engagement, due to predominance in “Task Orientation” at the cost of “People Orientation”. Combo Leadership proactively utilizes existing trust on an anchor and positive grapevine as means of establishing confidence within the organization.

AN EXPLORATORY STUDY ON CONSUMERS' ENVIRONMENTAL ATTITUDE ABOUT GREEN ELECTRONIC PRODUCTS IN ANKLESHWAR

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ABSTRACT

This study intends to contribute to the body of knowledge in the area of green product attitude, within the domain of green marketing, where all activities are designed to generate and to facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs or wants occurs, with minimal detrimental impact on the natural environment. Therefore, this study intends to identify the influence of three independent variables including; perceived government legislations, media exposure, and safety and health concerns on the environmental attitude towards lead-free electronic products. Other objective of this study is to compare the demographic with attitudes towards the environment and green products. Through a self-administered questionnaire among 91 businessmen, from Gujarat Industrial Development Corporation (GIDC), Ankleshwar, the study found some revealing insights. Through the results of this study, it was observed that perceived government legislation and media exposure influence environmental attitude. As for safety and health concerns exhibited a significant positive influence on businessmen's environmental attitude.

JPEG IMAGE COMPRESSION ALGORITHM

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ABSTRACT

The use of digital media is rapidly increases. Every printed media is converting into digital form. It is necessary to compress images or videos due to the growing amount of visual data to make efficient transfer and storage of data. Visual data is stored in form of bits, which represents pixels. An image often contains redundant and/or irrelevant data. Redundancy is the statistical properties of an image and irrelevancy is the subject/viewer perception of an image. These redundancies are reduced through different techniques during the compression. The main purpose of compression is to reduce the number of bits as much as possible. It also maintains the visual quality of the reconstructed image close to the original image. JPEG is one of the image compression algorithms. It is the best or excellent algorithm for image compression. This algorithm can be adjusting the image compression ratio. That is the main features of the image compression algorithm.

DO EMPLOYEES LACK IN REQUIRED SKILLS: AN ANALYSIS ON SIGNIFICANT SKILLS REPORTED FOR EMPLOYEES IN ORGANIZED RETAIL SECTOR & EXISTING GAP WITHIN

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ABSTRACT

With the existence of hard-hitting competition and distinguished working conditions, now-a-days employees have to deal with more responsibility and assignments. Therefore, it becomes mandatory for them to be loaded with all skills set with which they can perform well in job. It is a well-known fact that skills required by an employee in fulfilling his job requirement largely depend on the nature of job performed by him. Moreover, the nature of job, over again, depends on the sector to which his organization/business belongs. The study here focuses on such significant skills which are required by an individual to perform well in Organized Retail Sector. Attempts are made to understand and identify the required significant skills which should be possessed by the employees involved at various operational areas, departments and job levels in retail business. The Study suggest that based on the level of interaction with consumers and basic requirement of the job, skills required by the employees can be identified and existing gap can be anticipated.

AN ANALYSIS OF INCOME STATEMENT OF A SERVICE SECTOR UNDERTAKING – A CASE STUDY OF INDUSTRIAL FINANCE CORPORATION OF INDIA LTD

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ABSTRACT

The present research work is undertaken to make an analysis of Income Statement of Industrial Finance Corporation of India Ltd (IFCI Ltd). This study helps to reveal the causes of profit or loss made by the concern and makes a detailed analysis of the performance of the concern so that fruitful suggestion could be given to improve its performance in future. Since, financial analysis is a tool for scientific evaluation of the profitability and financial strength of any business concern; the same has been used in the present research study. The techniques of financial statement analyses are used for the purpose of analysis of Income Statement of Industrial Finance Corporation of India Ltd (IFCI Ltd). Since analysis of income statement is the process of making a proper, critical and comparative evaluation of the profitability and financial soundness of a given concern, the same has been done in the present research work through the application of the techniques of financial statement analysis particularly ratio analysis.

SIZE, AGE AND GROWTH IN INDIAN SELECTED PHARMACEUTICAL COMPANIES

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ABSTRACT

This study identifies the relationship between size, age and firm growth of selected companies in pharmaceutical industry in India. It is based sample of 10 companies drawn from the list of companies from the Capital Line database. It covers the period of ten years, i.e., from 2001-02 to 2010-11. The growth of the firm measured in terms of sales, and size in terms of total assets and Age is treated from the company establishment to initial year of the study. And Growth in net sales treated as dependent variable and Size and age are the depended variables. Correlation is used to know the relationship between the variables. It shows Age and Size both are positively significant with Growth. Multiple regression analysis results reveal that Size of the selected pharmaceutical companies determining its growth.

VENTURE CAPITAL FIRMS ASSESSMENT CRITERIA'S WHILE FINANCING FOR NEW ENTERPRISES IN KARNATAKA

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ABSTRACT

The present study addresses the investment criteria's used by Venture Capital Firms of Karnataka in their financing decisions to new enterprises. Using Likert scale type of questionnaire, venture capital firms of Karnataka were asked to rate the investment criteria's. By evaluating the mean ratings, it was found that venture capital firms of Karnataka considers the Entrepreneur honesty and integrity, Long term vision, Urge to grow, High-tech product, Uniqueness of the product, High market growth rate, Balanced team, Capable of sustained intense efforts, high internal rate of return, Easy market acceptability are the top ten most important criteria's considered by venture capital firms before financing the new enterprises.

INVESTIGATING STOCK MARKET EFFICIENCY IN INDIA

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ABSTRACT

This paper investigates the stock market efficiency of the Indian stock markets by employing asymmetric EGARCH model. The result shows that volatility is persistent and there is leverage effect supporting the work of Nelson (1991) in the Indian stock markets. The study results show that market returns are contributed to the high volatility persistence, implying that Indian stock markets are not weak form efficient signifying that there is systematic way to exploit trading opportunities and acquire excess profits. This provides an opportunity to the traders for predicting the future prices and earning abnormal profits.

INNOVATING ICT FOR GENDER SENSITIVE DEVELOPMENT COMMUNICATION IN INDIA

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ABSTRACT

The philosophy of inclusive growth and political compulsions of governments across the world and more particularly in the developing nations necessitates that development initiatives occur without resistance. Neither the exchequer nor political parties can afford fracas like those happened in India. Over the last few decades, the imbroglio associated with environmental issues churning out of seismic activity in Tehri Dam site in the hilly Uttarakhand region & loss of vital forest cover near Posco's proposed Mining & Smelter project in Orissa and less compensation to farmers for their land acquired by Tata for Nano Car Project in Nandigram–Singur in West Bengal and by builders in Noida near New Delhi are some of the glaring examples of how utter lack of communication amongst stakeholders can lead to socio-economic upheavals. One of the emerging solutions to usher inclusive growth is to break Gender barriers and empower the 'weaker or second sex' along with linking the target population into a communication loop dispelling individual and collective fears through dialogue and discussion. This is primarily possible through the innovative and judicious exploitation of ICT options. The recent examples from the Arab world too support this view.

A STUDY ON IDENTIFYING KEY HUMAN RESOURCE MANAGEMENT PRACTICES AFFECTING ORGANIZATIONAL COMMITMENT OF ENGINEERS OF NCR

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ABSTRACT

Employees are one of the most important ingredients determining the success of an organization in a competitive environment. In this context, committed employees contribute maximally to organization's success and competitiveness. Employees who are committed to their organization are glad to be members of it consider in and experience good about the organization and what it stands for, and aim to do what is good for the organization. Organizational Commitment has gained importance to modern organizations for gaining competitive advantage by reducing labour turnover, absenteeism and increasing motivation. The positive effects of Organizational Commitment (OC) have been well documented in management literature. Organizational Commitment has been found to be strongly related to the intention to leave one's job and to the intention to search for job alternatives. Knowledge of the antecedents of Organizational Commitment will enable organizations to manage these withdrawal behaviors. Organizational Commitment shows the strength of the commitment which a working person feels for the organization he or she works in. HRM practices are considerably predicting organizational commitment. Various Human Resource Management Practices affect the commitment of employees in an organization. Organizational commitment is the backbone of the contemporary HRM philosophy. A number of human resource experts focus on organizational commitment and found ample support for their assumptions. So the main objective of this paper is to identify the key Human Resource Management Practices that may affect the Organizational Commitment of engineers of NCR.

IMPACT OF LEADERSHIP ON PERFORMANCE: IN CONTEXT OF SCHOOL LEADERSHIP

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ABSTRACT

The purpose of this study is to evaluate the impact on performance in school education due to sudden change in leadership (Principal). The data has been gathered through questionnaire, ten factors of school performance have been justified in literature review and same were taken in the questionnaire as well. Population sample is 4 provinces of Pakistan and federal area. Our sample is teachers, principals and administrative staff from Pakistan. We have selected 500 teachers, 50 Principals and 50 Administrative staff for our study. Findings of this study is that, school leader ship has multiple impact on the performance of school, without leadership school is direction less. In conclusion a need arises that there should be a process (succession planning) in the system, so that impact on performance due to sudden change in the performance should be minimized. Our research have some limitations as well, which are that only ten factors have been considered as school performance which could be increased in future. Through analyzing private education in different provinces, which is substantially different in their relative emphasis on quality of education.

SERVICE QUALITY PERCEPTIONS: AN EMPIRICAL ASSESSMENT OF BANKS IN JAMMU & KASHMIR STATE

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ABSTRACT

In today's competitive banking environment, delivering high service quality to customers is a must for success and survival. Poor service quality places a bank at a competitive disadvantage. If customer perceives quality as unsatisfactory, they may take their business elsewhere, particularly in the case of firms that offer nearly identical services, such as banks where establishing service quality is the only way of differentiating oneself. Such differentiation can yield a higher proportion of customer choices. Customer based determinants and perceptions of service quality, therefore, play an important role when choosing a bank. However, quality does not improve unless it is measured. Further, delivering higher levels of service quality is the strategy that is increasingly being offered as a key to service provider's efforts to position themselves more effectively in the marketplace. In view of this widespread belief, an attempt has been made in the present paper to study service quality in banks operating in J&K State with a view to offer suggestions to make overall service quality in banks more effective and efficient. The results of the study lead us to the conclusion that service quality of JKB is comparatively better than PNB and suggests improvement in all dimensions to augment the quality of bank services.

A STUDY ON INVESTORS' ATTITUDE TOWARDS STOCK MARKET INVESTMENT

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ABSTRACT

Investor's attitude will provide a way to accurately measure how do the investors think about the investment portfolio. The purpose of the study is to analyze the investors' attitude towards investment in stock market and also to analyze the factors responsible to prefer investment in stock market. The impact of various demographic factors on investors' attitude towards investment in stock market has been studied with the help of data collected through questionnaire method from the stock market investors in Pondicherry. The study reveals that capital appreciation, risk level and return on investment are the main factors the investors focus before investing their hard earned money in stock market. The study also reveals that there is no significant relationship between investors belonging to different education groups and the duration of investment in stock market.

A COMPREHENSIVE MODEL TO CHECK THE ADOPTION OF ONLINE SHOPPING IN PAKISTAN**MUHAMMAD RIZWAN****LECTURER****DEPARTMENT OF MANAGEMENT SCIENCES
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BAHAWALPUR****ABSTRACT**

The purpose of this study is to check the adoption of online shopping in Pakistan. Many research papers explain the effect of different variables on online shopping intention. But there is no explanation in any paper the effect of these variables on online shopping intention i.e. attitude on both perceived ease of use (PEOU), perceived usefulness (PUF) and then such both (PEOU, PUF) on trust and finally the effect trust on privacy and responsiveness. We collected the 150 useable questioners in the city of Bahawalpur (Pakistan). We analyze such data in SPSS and find result. This research paper revealed that attitude effect on online shopping intention, PEOU and PUF effect on attitude, trust is effected on such both (PEOU, PUF) and finally privacy, responsiveness both effect on trust. This study will help to increase the trend of online shopping if we focus on such factors i.e. privacy, responsiveness, trust, PEOU, PUF and attitude.

LASER COMMUNICATION SYSTEM

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ABSTRACT

Laser communication system can transmit and receive signal from any audio device. Communication distance is few meters. All components are not critical. Laser communication links in space are attractive alternatives to present-day microwave links. Laser Communication Demonstration Project, a joint project between NASA's Goddard Space Flight Center (GSFC), the California Institute of Technology Jet Propulsion Laboratory (JPL), and the Massachusetts Institute of Technology Lincoln Laboratory (MITLL). The laser Communication (lasercom) flight terminal will be flown on the Mars Telecom Orbiter (MTO) to be launched by NASA in 2009, and will demonstrate a technology which has the potential of vastly improving NASA's ability to communicate throughout the solar system. Laser communication network is introduced that consists of Low Earth Orbit (LEO), Medium Earth Orbit (MEO), and Geosynchronous Earth Orbit (GEO) satellites. The performance of the satellite laser network can be improved drastically if multiple satellite constellations are used in the architecture. Laser communication allows the real-time transmission of digital data on the basis of the Ethernet protocol; encryption using standard techniques is also possible in accordance with IPv4 and IPv6. Aerial photos, images from covert reconnaissance, radar and uncompressed sensor data can be transmitted to control centers and between mobile units without the risk of interference or interception. The high network capacity offers transmission rates in the Gbit range. The frequency used for laser satellite communication should be selected from bands that are most favorable in terms of power efficiencies, minimal propagation of distortion, and reduced noise and interference effects. Terrestrial systems tend to favor these same bands. So, concern for interference effect between the satellite and terrestrial systems must be made. The optical laser communication system consists of a transmitter uses a laser beam of a wavelength 650 nm as a carrier in free space, and a receiver uses PIN diode as a detector. In both sides Intensity modulation (IM) technique has been used to transmit video signal of a frequency range (0~5) MHz band width. A constellation of low-Earth orbit (LEO) satellites will be used to provide mobile terminals on the ground with Global Multimedia Mobile Satellite System service, which will allow high-speed transmission of information such as image data. Accordingly, we are planning to conduct verification testing of the necessary optical inter-satellite communications technology. Inter-satellite communications: High-speed optical inter-satellite communications (up to 2.5 Gbps) User link connection: Satellite antenna design of 1 user/1 beam User terminal performance: Multimedia communications up to 2 Mbps. Recent years have seen the emergence of a number of international projects for communications, positioning, or Earth-monitoring services using the many Low-Earth Orbit (LEO) satellites (in fact located both in low and medium orbits). Some of these projects have since led to notable practical applications. An example of one such first-generation LEO service may be seen in the US Iridium satellite- telephone system, in which approximately 70 satellites are placed in orbit at an altitude of 700 km for a range of mobile phone services.

PERCEPTION OF CUSTOMERS TOWARDS SMS MODE OF ADVERTISING: A STUDY AT WEST BENGAL

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ABSTRACT

Technological development in the last decade has given organizations new opportunities to market themselves. Mobile phones and smart phones make it possible for every type of business organization regardless of the size and popularity of business to send SMS mode of advertisement to consumers. The Literature survey indicates that the SMS advertisement helps to update information of the customers, the effectiveness of this in increasing the sales depends on the presence of general positive outlook towards SMS advertisement and behavioral disposition of potential customers, which are segregated by the sex, age, income, socio-cultural environment and an individual's psychological field. For the purpose of study, a tailored made, close ended questionnaire with Likert five point scales was prepared with the information received through literature survey and was used to collect the data on self perception of customer towards SMS Advertising. It was identified that the perception of customers or potential customers could be categorized into two domains - emotional or affective state of mind and rational state of mind. The finding signifies that the emotional state of mind of any person are affected by the SMS mode of advertisement and hence emphasize should be given on the factors that can create a positive impact and can influence significantly the affective state of mind.

CUSTOMER RELATIONSHIP MANAGEMENT IN BANKING: ISSUES AND CHALLENGES

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ABSTRACT

Bank Marketing has evolved from Transactional to Relationship Marketing. Customer acquisition, customer satisfaction, customer retention, all is acquiring the focal point of planning and marketing strategies in Banking. Enabled by CBS and operating in a multi-channel, hi-tech environment many Indian Banks have adopted the concept of Customer Relationship Management with intent to generate better understanding of the customer and maintain long term mutually beneficial relationship with the customer. CRM is a strategic initiative which has organization wide implications. In Indian Banking sector CRM is still at a nascent stage. A very small proportion of its potential has been utilized. Also implementation wise it has been implemented on a limited scale. The paper proposes to analyze the issues and challenges pertaining to the CRM in Indian Banking Sector. Although the CRM software may be owned and customer centric initiatives be communicated, the successful implementation seems to be a scenario not evident in near future in most Banks. Implementation rests on four pillars of People, Process, Data and Technology. A coordination of all these and transformation to CRM System is a huge challenge and encompasses multidimensional problems. An overview of these problems and issues will be provided and analyzed.

METHOD FOR DESIGN PATTERN SELECTION BASED ON DESIGN PRINCIPLES**S. S. SURESH****ASST. PROFESSOR****INTERNATIONAL INSTITUTE OF INFORMATION TECHNOLOGY
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Day-by-day new design patterns are emerging. Patterns classified/grouped based on several factors. Each group contains more than one pattern. Within the group, patterns have close relationship with one another. Often, user's select design patterns based criteria's like purpose, problem scope, context, intent, and known uses. However, finding the correct design pattern remains complex task. The current paper describes a method for design pattern selection based on design pattern charectestics/principles. It is a kind of similarity search method. The method has two parts. Part-1 captures requirements in the form of a query, evaluates the query, and suggests a pattern. If part-1 fails to give a correct pattern, then part-2 suggests related pattern based on the inputs received from user in the part-1. The current paper mainly focuses on part-II.

INVESTMENT OPPORTUNITIES OF SERVICE SECTOR IN INDIA

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ABSTRACT

At the dawn of the 21st century, all the industrialized countries donned the avatar of 'service economy', at least when measured in terms of percentage of workforce employed, strictly following the three-sector hypothesis proposed by Allan Fisher (1935) and Colin Clark (1940). According to this hypothesis during the course of economic progress, the main focus of an economy's activity shifts from the primary, through the secondary and ultimately to the tertiary sector. Thus service sector is an important component of any country's economy. It has a direct and significant bearing on the GDP of a country, leads to job creation, and also provides crucial inputs for the rest of the economy; It thus has a significant influence on the overall investment climate of a country, which is an essential determinant of growth and development. In line with the global trend, service sector in India has also grown rapidly in the last decade. If we look at the growth statistics of India it is evident that for more than a decade, the growth of India so far is driven by its service sector. Service sector of India with its remarkable performance has emerged out as its fastest growing sector of the country leaving behind agriculture and manufacturing sector. In the absence of which the Indian economy would not have been able to achieve a strong and dominating place on the world platform. This research paper through seven parts including Introduction, Significance of the study, Objectives, Research Methodology, Literature Review, Importance of the service industry to the Indian economy and the conclusion emerging through the study makes an attempt to explore investment opportunities of service sector in India.

THE IMPACT OF CONTRIBUTORY PENSION SCHEME ON EMPLOYEE STANDARD OF LIVING OF QUOTED FIRMS IN NIGERIA

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ABSTRACT

This study seeks to determine the relationship that exists between the Impact of the Contributory Pension Scheme and standard of living in Nigeria. In line with this objective, the population of the study is the one hundred and eighty-two (234) firms quoted on the first- tier market of the Nigerian Stock Exchange and ten (10) quoted firms selected as sample size based on the fact that they are some of the companies that had complied with SAS 8. The study utilized data from secondary source. Data were obtained from the annual accounts and reports of the (10) quoted firms that made up the sample of the study and the World Bank data profile on gross national income per capita in Nigeria. The time frame for the study is ten years, covering the period of 2001 to 2010. The techniques of analysis used in the study were the Pearson Correlation Coefficient and qualitative grading. From the results, we discovered that a significant relationship exist between the Impact of the Contributory Pension Scheme on employee retirement benefits and standard of living. This further implied that the application of this scheme by quoted firms in Nigeria had significant influence on standard of living. The study recommended that government should ensure that complex institutional changes that are required by the pension reform should be effectively executed and must be timely. These include determining the solvency of the National Pension Funds. They should start new institutions such as the national and regional pension payment programmes and the distributive transfer programmes and make sure that there are effective regulations and supervisions. Also, pension reforms should needs to be complemented with other reforms in the economy such as social security, labour market and financial sector in order to have an overall effect on the economy. Finally, policies should be formulated towards the integration of the defined benefits and defined contributions plan and work towards institutionalising the multi-pillar system of the economy

DETERMINANTS OF CUSTOMER COMPLAINING BEHAVIOR**MUHAMMAD RIZWAN****LECTURER****DEPARTMENT OF MANAGEMENT SCIENCES
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In this era of global market to keep the existing customers in hand has increased. Global market changes like severity of competition, changing in customer perception and diversification. According to this situation of global market, complaint is an important issue that has to be investigated. Customer complaining behavior plays very important role in any company and it is key to success. Complaints solve the many problems and enhance the performance of the firm. The purpose of this research paper is to investigate an integrated model to understand the impact of variables on complaining behavior (CB). Convenience sampling method is used to evaluate the effect of different variables on CB. The method was based on self-administrated questionnaires and collected data from the sample of 150 individuals who experience the dissatisfaction related to their bank accounts. We use the regression analysis to evaluate our variables. The analysis shows that attitude, perceived value and politeness having more impact on CB. The results show that politeness has stronger influence on the CB and experience has less influence in CB. This study recommended that company should encourage the consumers to complaint and intensify their attitude towards complaining.

A RELIABLE COMPUTERIZED ACCOUNTING INFORMATION SYSTEM; WHAT SECURITY CONTROLS ARE REQUIRED?

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ABSTRACT

The objective of this study is to explore security controls that can be integrated into the design, development and implementation of the Computerized Accounting Information Systems to ensure information reliability and to propose an effective framework for categorizing Security Controls towards the attainment of information reliability. A critical literature review and empirical study using field observations and personal interviews were used to gather data, which was then analyzed and modelled, using Structured Analysis and design models to reflect security controls identified for implementation in the Computerized Accounting Information Systems. Schwartau's Time Base security model therefore presented an effective framework for categorizing identified controls. The results of the study however indicated that, three categories of security controls, which are Preventive controls (Access Control, Authentication, Authorization, Input (Data Entry) Control, and Cryptographic mechanism), Detective controls (Non-repudiation, Anti-Virus Programs, Information Integrity Control, Impersonation Control, and Analysis of Security Audit logs) and Corrective controls (Database Recovery control, and Application Recovery control) are essential for ensuring the reliability of information generated from CAIS. Accordingly, it was recommended to implement security controls in an integrated fashion to create multiple layers of security and to sensitize users at all levels on the need and importance of having controls in a Computerized Accounting Information Systems.

TRUST IN LEADERS - VITAL FOR EMPLOYEE MOTIVATION AND COMMITMENT: A CASE STUDY IN SELECTED CIVIL SERVICE BUREAUS IN AMHARA REGION, ETHIOPIA

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ABSTRACT

The objective of the study was to assess the level of trust employees and subordinates have on their superiors in particular and the management team in general in selected civil service Bureaus in Amhara region, Ethiopia. Among 13 civil service bureaus in the region a total number of 150 employees from three selected bureaus (Amhara Education Bureau, Amhara Regional Bureau of Justice and Amhara Regional Bureau of Agriculture and Rural Development) were included in the study which were selected randomly. Subordinates' and employees' level of trust in their superiors and management team of their respective organization was measured via a trust measurement questionnaire. Trust as construct was measured using six dimensions namely competence, integrity, dependability/reliability, openness / honesty, concern for employees and identification. The result of the study showed that most often the trust of employees and subordinates on their superiors and management team of their organization varies from "sometimes" to "fairly often" in the scale. Hence even if the level of trust of employees and subordinates in their superiors in particular and management team of their organization in particular is encouraging there is a need for more effort to scale up it.

THE IMPACT OF ADOPTING COMPUTERIZED ACCOUNTING INFORMATION SYSTEMS FOR EFFECTIVE MANAGEMENT OF ACCOUNTING TRANSACTIONS IN PUBLIC INSTITUTIONS: CASE OF KENYA SCHOOL OF GOVERNMENT

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ABSTRACT

This study sought to find out the impact of Computerized Accounting Information Systems in the quality of accounting information produced, the impact of adoption of Computerized Accounting Information Systems on performance in the accounting department, the effectiveness of Computerized Accounting Information Systems in detection of errors and fraud in public institutions and also how far have public institutions have adopted Computerized Accounting Information System in carrying out accounting transactions and managing them. The findings of the study were intended to help managers in public institutions how to manage accounting transactions to derive maximum benefits from these accounting transactions as a way of achieving organizational goals and to be used by those who are interested to carry out research in the line of accounting transactions management. The research took place in Kenya School of Government where managers and all staff members who are involved in the management of accounting transactions were used as the target population. Data collected was analyzed using SPSS software version 12. The findings showed that majority of those who are involved in the management of accounting transactions understand what the management of accounting transactions means and the adoption of Computerized Accounting Information Systems has an effect on the overall management of accounting transactions in public institutions. The study recommended for continuous implementation of Computerized Accounting Information System to ensure continuous improvements. Further studies should be done in other public institutions including other operational areas.

INCLUSIVE GROWTH THROUGH FINANCIAL INCLUSION: A STUDY OF INDIAN BANKING SECTOR

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ABSTRACT

The banking industry in India is undergoing a transformation since the beginning of liberalization. Modernization in banking is changing banking services, products and operational methods of banking. Technology has brought about strategic transformation in the working of banks. With the passage of time, banks are also adding services to their customers. The Commercial Banks in India has witnessed unprecedented growth in branches i.e. 83993 as at Mar 2010 with total 170 number of banks having Deposit of Rs.47,52,456 cr. & Credit Rs.27,85,637 cr. and allowing 74% foreign investment in Private Sector Banks since 2004 and more liberalized policy in opening of more Foreign banks since 2006. Then a question comes to the mind that in spite of so much development and reforms is banking services available to mass in four corners of the country? The untapped potential with regard to financial inclusion needs to be harnessed using cost effective technology solutions and appropriate business models that make small value transactions viable. During 2009-10, the Platinum Jubilee year of the Reserve Bank, the flagship project was the outreach programme aimed at financial inclusion and financial literacy. The present paper is a humble attempt to review present status of Indian Banking Industry and Financial Inclusion, analyze various important regulatory initiatives taken by the Reserve Bank of India regarding Financial inclusion along with problems associate with it and suggestion for its improvement.

A CONCEPTUAL MODEL FOR VENDOR SELECTION IN IT OUTSOURCING: AN APPROACH INSPIRED BY THE MONEYBALL THEORY

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ABSTRACT

Moneyball theory is about fielding a successful baseball team on a limited budget. This theory states that some player's attributes are usually undervalued in the baseball market while other attributes are overvalued. Under the gaze of the Moneyball theory, a judicious evaluation of attributes provides means for finding value in places where competitors are not looking. We used the Moneyball theory to study the vendor selection problem in IT Outsourcing. We model the vendor selection problem from the teambuilding perspective as a multi-objective optimization problem, where one organization requires multiple services from different vendors in a multiple sourcing network. The discovered model and the corresponding methods will be useful to the academicians, practitioners, and managers for making appropriate policy formulations for IT outsourcing.

HOME LOAN FRAUDS- BANKER'S NIGHT MARE

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ABSTRACT

The housing advances by the commercial banks are often prone to frauds. The frauds in the banks have the tendency to be detected late and, by the time the fraud is detected the culprit will have moved away from the place and evidence. Fraud is a concept that is generally understood, but whose characteristics are often not recognised until it is too late. Fraud has been defined by many in many ways. The Study Group on Large Bank Frauds set up by the Reserve Bank of India in 1997 has defined frauds in banks as "A deliberate act of omission or commission by any person, carried out in the course of a banking transaction or in the books of accounts maintained manually or under computer system in banks, resulting into wrongful gain to any person for a temporary period or otherwise, with or without any monetary loss to the bank". Inadequate legal frame in India makes it difficult to prove the things in courts. Slow judicial process makes prosecution slow, and from the punishment point of view bank frauds is safe as there is no risk of life it is therefore, easier to commit frauds. The potential damage, financial and reputational, means that this risk cannot be ignored; combating fraud therefore, requires an understanding of how and why it occurs, and the way by which it can be minimised. In addition to this, the pressure on the management to maintain income and earnings increases and as such frauds are every banker's night-mare and it's the need of the hour to restrict, mitigate and manage the frauds.

ADVERSE EFFECT OF LOAN SECURITIZATION ON THE STOCK PRICES OF BANKS: EMPIRICAL EVIDENCE FROM EUROPE AND AMERICA

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ABSTRACT

Securitization through its influence on the off balance sheet is likely to become a crucial determinant of the stock prices after the 2007 financial meltdown. Depending on the tranche values and total assets of financial institutions, this paper tries to investigate the reaction of securitization on stock prices. The impact of securitization is analyzed by ordinary least square method in a semi panel structure model in addition to the effects of earnings and book value for the role they play in the market valuation of accounting information before and after the mandatory adoption of International Financial Reporting Standards. To supply more information to the Ohlson (1995) model, an alternative model is used in this paper. The evidence from the estimated model shows that higher securitization causes lower stock prices. Although earnings value does not have any impact on stock prices, book value has negative impact on stock prices. However, the value relevance of earnings and book value becomes significant after the compulsory introduction of IFRS.

ANTECEDENTS OF BRAND LOYALTY: AN EMPIRICAL STUDY FROM PAKISTAN**MUHAMMAD RIZWAN****LECTURER****DEPARTMENT OF MANAGEMENT SCIENCES
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BAHAWALPUR****ABSTRACT**

The purpose of this research paper is to present the role played by the Brand commitment, brand trust, brand attachment, perceived quality and customer satisfaction. The present study was performed to illustrate the involvement of the cognitive and affective variables and also the variables of perceived quality and customer satisfaction in the building and formation of the brand loyalty. The scale is developed to measure the brand commitment, brand trust, brand attachment, perceived quality and customer satisfaction. The paper takes the forms of descriptive research. The current study used a sample of 150 customers from three different cities. The constructs in this study were developed by using the measurement scales which are taken from the past studies. The data was analysis by using SPSS. The tool of this study was evaluated for reliability. The result shows that these cognitive and affective variables are reliable. The result also shows that the brand trust has significantly impact on the brand commitment and also has a positive impact on brand loyalty. Further research in the article should try to examine the cognitive factors as a better knowledge. There are some limitations in this study and also the results of this studies indicates direction for adopting the further research which enhance the brand loyalty efficiently. The link of the perceived quality and brand loyalty needs to be investigated efficiently. The contribution of this research paper or article is that it provides the great important insights which played a magnificent role in the development and measurement of the factors or variables.

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