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FORECASTING OF ELECTRICITY DEMAND USING SARIMA AND FEED FORWARD NEURAL NETWORK MODELS

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ABSTRACT

In this paper, Seasonal ARIMA and neural network models are compared for short term and long term forecasting. Electricity consumption of California data is used for modeling, which has a strong seasonal trend. Multiple SARIMA models are considered for forecasting and to compare the results with that of Neural network model. SARIMA model fits well the data and it resulted small RMSE values. Feed forward neural network model is also fitted the data but RMSE of fitted data is larger than that of SARIMA models. When 6 months forecast values are compared for SARIMA and Neural network models, the neural network model resulted lower RMSE than that for SARIMA models. Thus neural network model performed well for short term forecasting when seasonality is low whereas SARIMA model performed better for long term forecasting for the fitted model since seasonality effect is high.

FINANCIAL LITERACY FOR SUSTAINABILITY: A STUDY ON RURAL INDIANS WITH SPECIAL REFERENCE TO KARNATAKA

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ABSTRACT

Financial literacy is the set of skills and knowledge that makes us to understand the financial principles to manage financial affairs. One way of assessing financial literacy is to look at how well people are managing their saving, spending and borrowing choices. Financial literacy influences how people save, borrow, invest and manage their financial affairs. It therefore affects their capacity to grow their wealth and income, and has significant implications for people's lifestyle choices. Financial literacy has a significant part to play in influencing how financial institutions such as banks, non-banking intermediaries – manage their affairs and what products they provide. Because financial literacy influences people's investment decisions, including risk/return tradeoffs, it also affects how resources in the economy are allocated. In turn, this has implications for the potential growth rate and stability of the economy. This research papers tries to evaluate the awareness levels of rural Indians with respect to availability of key financial products, basic financial concepts, expenditure pattern, making good financial decisions competently. This study has sought to develop a comprehensive understanding of the financial literacy of rural Indians.

EMPLOYEES PERCEPTION TOWARDS COMPETENCY MAPPING PRACTICES IN INSURANCE SECTOR : AN EMPIRICAL STUDY

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ABSTRACT

Indian organizations are witnessing a change in systems, management cultures and philosophy due to the global alignment of Indian organizations. There is a need for multi skill development. Over the years, highly skilled and knowledge based jobs are increasing while low skilled jobs are decreasing. This calls for future skill mapping through proper HRM initiatives. Human resource management is a process of bringing people and organizations together so that the goals of each other are met. Human resource and organizational development professionals have generated a lot of interest in the notion of competencies as a key element and measure of human performance. Mapping is a process of identifying key competencies for an organization, the jobs and functions within it. Competency mapping is important and is an essential activity. Every well-managed firm should have well defined roles and list of competencies required to perform each role effectively. Competencies include the collection of success factors necessary for achieving important results in a specific job or work role in a particular organization. Competence is a standardized requirement for an individual to properly perform a specific job. It encompasses a combination of knowledge, skills and behaviour utilized to improve performance. With growing emphasis being placed on competencies as a means to increase organisation's effectiveness, this study seeks to determine if competencies are predictive of professional success in the organisation; understand how competencies vary by type of position within organisation (manager, supervisor, workers and others); determine if there is a relationship between specific competencies and organisational tenure and position in the organisation. Numerous areas are identified as gaps between competencies an employee should possess compared to current competencies necessary to function effectively as strategic business partners.

SIMULATION BASED PERFORMANCE ANALYSIS OF TCP VARIANTS**HITESH N. PARVADIYA****STUDENT****DEPARTMENT OF ELECTRONICS & COMMUNICATION****ATMIYA INSTITUTE OF TECHNOLOGY & SCIENCE****RAJKOT****KETAN B. SHETH****HEAD****DEPARTMENT OF ELECTRONICS & COMMUNICATION****ATMIYA INSTITUTE OF TECHNOLOGY & SCIENCE****RAJKOT****RAHUL D. MEHTA****ASSOCIATE PROFESSOR****DEPARTMENT OF ELECTRONICS & COMMUNICATION****GOVERNMENT ENGINEERING COLLEGE****RAJKOT****ABSTRACT**

TCP/IP protocol, which was formerly developed for wired links, is now an inseparable part of the Internet. Hence, its competence on wireless links could play a significant role in the performance of the Internet. The use of original TCP/IP protocol on wireless links in spreading the Internet has encountered some serious performance issues, the reason being the wired links are very less prone to channel errors and more affected by congestion. There is no way in TCP to distinguish the correct reason for losses hence losses are not treated distinctively. The research of more than 25 years has gone through different variants of TCP, out of which most up-to-date variant TCP SACK (Selective Acknowledgement) is the most resourceful. Its potential to avoid redundant retransmissions based on SACK information accessible at TCP sender. It should be noticed that even TCP SACK is powerless of judging the concrete cause of loss i.e. corruption or congestion.

PERSONALIZED TERRITORIES ARE APPARENT COPING AGENT FOR STRESS AMONG CORPORATE EMPLOYEES: AN EMPIRICAL INVESTIGATION OF CORPORATE WORKSTATIONS WITH REGIONAL CONTEXT

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ABSTRACT

This study attempts to demonstrate that the personalized territories, spatial configuration and design attributes of workstations has the potential to qualify as coping agent for stress among the corporate employees. Furthermore, to establish that coping for stress is a function of personal spaces, spatial configuration and design attributes of the work station. In pursuit of this, the selected concepts of defense mechanism for coping stress identified are: Denial, projection, repression, undoing investigated through observation and collected response from the employees through a set of structured questionnaire in selected workstations of corporate in and around Tiruchirappalli district. The research questions examined here are: 1) Among the employees, does the personalized work station and spatial configuration facilitate the stress coping trait – denial, 2) Among the employees, does the intact personal space and territory without infringement facilitate t increased level of the stress coping trait- projection 3) Among the employees, does the personalized setting, markings and levels of natural light and ventilation facilitate exhibit more of the stress coping trait - Repression 4) Among the employees, does the clarity on space and personal claim of the territory influence increased level of the stress coping trait – Undoing . Data collected with questionnaires completed by 233 respondents from selected corporate settings in Tiruchirappalli district were analyzed and the results indicate that the personalized territories with spatial markings and physical attributes of workstations design influence stress coping mechanisms and qualify as a coping agent for stress among corporate employees in their work environment besides the other uncontrolled variables. Thereby, proving the Research hypothesis that coping of stress is a function of personalized territory, spatial markings, and design attributes of work station.

WORLD TOURISM SCENARIO AND CONTRIBUTION OF TOP 15 COUNTRIES IN INDIA'S FTA

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ABSTRACT

International tourism recovered strongly in 2010 from the blow it suffered due to the global financial crisis and economic recession. International tourist arrivals worldwide registered a positive growth of 6.6% during the year 2010 as compared to negative growth of 3.8% during 2009 over 2008. India's share in international tourist arrivals, increased from 0.40% in 1997 to 0.61% in 2010. Service industry is very fast growing industry in India. Share of service sector in Indian GDP has increased from 15% in 1950 to 55% in 2013. Tourism industry is the part of service industry. It is a main source of Forex in India. The tourism sector and tourism research community focus mainly on international inbound and outbound tourism volumes and expenditures. Inbound tourism is the heart of Indian economy. But international tourism is only one part and certainly in number of arrivals, domestic tourism is several times larger than international. This paper therefore first focuses the development of FTAs numbers over time per country in India. These numbers will be compared to the international inbound and outbound visitor numbers per country. The next step will be the recognition of the economic importance of international tourism compared to domestic tourism. Present paper also focused on the contribution of top 15 countries in Indian tourism. To fulfill these data we analysed the secondary data through mean value, CAGR, graph, percentage etc. International tourism recovered strongly in 2010 from the blow it suffered due to the global financial crisis and economic recession. International tourist arrivals worldwide registered a positive growth of 6.6% during the year 2010 as compared to negative growth of 3.8% during 2009 over 2008. India's share in international tourist arrivals, increased from 0.40% in 1997 to 0.61% in 2010.

COLOR IMAGE SEGMENTATION USING IMPROVED HISTOGRAM BASED CLUSTERING AND QUADTREE DECOMPOSITION TECHNIQUE

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ABSTRACT

Image segmentation is very important in image analysis and pattern recognition. It is the process of dividing an image into different regions such that each region is homogeneous. There also exists a variety of images: natural scenes, paintings, etc. Despite the large variations of these images, humans have no problem to interpret them. It is a critical and essential component of image analysis system, is one of the most difficult tasks in image processing, which determines the quality of the final result. This research addresses color image segmentation using improved histogram based clustering with quad tree decomposition and explore the possibilities of improving it in terms of speed.

EVALUATING SMALL AND MEDIUM SCALE INDUSTRIAL DEVELOPMENT THROUGH INDUSTRIAL ESTATES OF DIFFERENT DISTRICTS AND DIVISIONS OF BANGLADESH

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ABSTRACT

In this paper the researchers attempt to evaluate the performance of industrial estates developed by Bangladesh Small and Cottage Industries Corporation (BSCIC) in divisional and districts level, as the climate, environment, effort of every region are different. In this Primary and secondary data-based study, the authors have simple statistical techniques in order to analyze the facts and this analysis at last came to the conclusion giving some timely recommendations. The important findings of the research are density of population is proportional to industrial efforts and the distance from commercially important places is inversely proportional to that. The government initiatives should follow the viability of industry in respect of operational smoothness and marketing prospects. In the targeted area, government efforts should be directed mostly to build up entrepreneurial base through motivation and training.

A STUDY ON CONSEQUENCES OF CRM IN PRIVATE BANKS

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ABSTRACT

The cost of attracting new customers to the bank is too high than the cost of retaining the existing customers. The banking industry consists of poor loyalty because of the entrance of new commercial banks and also offering new services. With this existing trend of the banking industry, the bankers are struggling to retain their existing customers. The only way to solve this problem is to offer better service quality and services to their customers. The better services and service quality is only a relative concept since it depends on their customer needs and finds the ways to deliver right service to right customer at right price and time. For this, there is a higher need for the Customer Relationship Management (CRM). Unless, there is no established CRM at commercial banks, the delivery of better services and service quality is not possible. Though there is a stiff competition in the banking industry, still many private banks are like a traditional public sector banks. Hence they are losing their customers. Some banks are using the customer relationship management as its strategic tool for retaining the existing customers as well as acquiring the new customers. Particularly, the new private sector banks are implementing the CRM practices at a better manner and also reap higher advantages from it.

REDRESSAL AND SETTLEMENT OF EMPLOYEES GRIEVANCES - A STUDY OF SELECTED INDUSTRIAL UNITS

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ABSTRACT

Organization does not exist in vacuum, but made of people and function through people. An organization is what its people are. The true significance of the grievance emerges only when we recognize the expression of dissatisfaction as a symptom of friction, of malfunctioning somewhere in this living structure of shop relationships. In their working lives, employees occasionally have causes to be uncomfortable, disappointed or aggrieved either about certain managerial decisions, practices or service conditions. When human beings work together there is likelihood of friction and misunderstanding. Some of these areas of friction could lead to unhappiness or dissatisfaction among workers. The grievance procedure is one of the most important means available for employees to express their dissatisfaction. It is also a means available to management to keep a check on relevant diagnostic data on the state of the organization's health. The present study is an attempt to identify and suggest such an effective, flexible and simple procedure of settlement of grievance that can ensure the speedy redressal of the grievances and must be capable of ensuring a sense of satisfaction to the employee concerned. In this context, an empirical study has been made of three organizations to identify their grievance handling machinery.

STRESS AMONG FACULTY IN ENGINEERING AND ARTS COLLEGES IN NAMAKKAL DISTRICT -EMPIRICAL STUDY

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ABSTRACT

The mushroom growth of higher educational sectors, change the organizational climate at the institution, entry of foreign universities especially at higher education level, the faculty members are expected to play many roles along with the role of a teacher. The educational institutions are screened with so many certifications like NAAC, NBA, AICTE, ISO, etc. These committees' enhances the quality of teaching and expects the standard to be maintained in educational sector. The present study has made an attempt to analyze the role stress among the faculty in educational institutions. The result shows that there are significant organizational role stress factors influencing the stress among faculty. The significantly influencing role stress factors are self-role distance, role conflict, role overload and lack of group cohesiveness.

AN EMBEDDED CORPORATE SOCIAL RESPONSIBILITY MATRIX: A WAY AHEAD FOR SUSTAINABLE AND EQUITABLE BENEFIT FOR THE FIRM AND THE SOCIETY

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ABSTRACT

Corporate Social Responsibility (CSR) is a crucial element of business efforts to foster sustainable and equitable benefit for the firm and the society. In recent times the concept of CSR turned out to be an essential exercise for companies to survive and sustain the business in a ruthless market environment. In a environment where change in market craze and shift in consumer preferences are possible as well as becomes more unpredictable and complex, adopting CSR matrix could be a powerful tool for the business problems relating to survival and sustainability faced by the every business enterprises irrespective of its size globally. The present study, therefore, is an attempt to explore an Embedded CSR matrix as embraces the link between tripe bottom line (3BL) and the important aspects of business process – purchase, sales, manufacturing etc with the aim to achieve sustainable and equitable benefit for firm and the society as well, further it aimed to suggests the firm to take a leading efforts in undertaking CSR matrix as a tool towards attaining a sustainable development for firm and the society globally.

AN APPROACH TOWARDS RELATIONAL WEB MINING WITH CORRESPONDENCE OF LINK BREAKDOWN STRUCTURE

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ABSTRACT

The need to consolidate the information contained in heterogeneous data sources has been widely documented in recent years. In order to accomplish this goal, an organization must resolve several types of heterogeneity problems, especially the entity heterogeneity problem that arises when the same real-world entity type is represented using different identifiers in different data sources. Statistical record linkage techniques could be used for resolving this problem. However, the use of such techniques for online record linkage could pose a tremendous communication bottleneck in a distributed environment where entity heterogeneity problems are often encountered. In order to resolve this issue, we develop a matching tree, similar to a decision tree, and use it to propose techniques that reduce the communication overhead significantly, while providing matching decisions that are guaranteed to be the same as those obtained using the conventional linkage technique. These techniques have been implemented, and experiments with real-world and synthetic databases show significant reduction in communication overhead. This work introduces a link analysis procedure for discovering relationships in relational web pages, generalizing both simple and multiple correspondence analysis. It is based on a random walk model through the live web pages having as many states as elements in the website.

A STUDY ON FACTORS AFFECTING THE RISK PERCEPTION OF MUTUAL FUND INVESTORS

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ABSTRACT

Desire for exceptionally high returns with minimal risk has been the foremost priority of a human being whenever he faces dilemma among investment avenues. Among the several financial avenues prevailing in India, mutual funds have been admitted as the preferred choice because being flexible security it suits the self-designed boundaries of investors. Intensified competition and involvement of private players in the race of mutual funds have forced professional managers to bring innovation in mutual funds. Thus, mutual funds industry has moved from offering a handful of schemes like equity, debt or balanced funds to liquid, money market, sector specific funds, index funds and gilt edged funds. Mutual funds comprise of the strongest band of Indian financial market but have not attracted much attention, despite their efforts to continuously design new schemes. Thus, the prime concern of this research is to identify how truly mutual fund investors appreciate this investment including identification of factors that fosters gap in investors' expectations from security returns and actual portfolio management by mutual funds.

PERCEPTIONS OF EFFECTIVE TEACHING PRACTICES AND INSTRUCTORS' CHARACTERISTICS IN TEACHING AT UNIVERSITIES

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ABSTRACT

The most accepted criterion for measuring effective teaching is the amount of student learning that occurs. Effective teaching is an art and no easy endeavour. However, despite the efforts of many researchers over more than a century, a direct link between perceptions of effective teaching practices and instructors' characteristics at universities less discovered. Hence, this study explored perceptions of effective teaching practices and instructors' characteristics. A mixed-method approach using a descriptive survey design was used. The four experienced universities were selected and samples for the study were selected by systematic and random sampling technique. Data gathered from two groups (students & instructors) through interviews and Liker scale questionnaires by a sample of 69 students and 64 instructors were analyse. The study found that effective instructors were regarded as respectful, makes classes interesting, cares about students' success, friendly shows a love for their subject, encourages questions and discussion, fair in their marking, well prepared and organized, and makes difficult subjects easy to learn. The study also found that ineffective instructors did not plan for their lectures, came late for lectures, were not knowledgeable, were not contributing to students' presentations, were intimidating students, were not involving students, were boasting about their qualifications and family and were biased in their marking. It emerged that ineffective instructors' marking did not highlight strengths and weaknesses of students. Recommendations were made to improve on the effectiveness of university instructors.

A STUDY ON EMPLOYEE ABSENTEEISM IN INFO SCIENCE LTD.

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ABSTRACT

Employee absenteeism is the important aspect from the part of the organization to be considered as the total production capacity depends upon the employees. Info Sciences has been able to manage the employee absenteeism at low level. The factors contributing to absenteeism like sickness, accidents, occupational diseases, poor production planning (flow of work), bad working conditions and inadequate welfare conditions, lack of trained laborers, insecurity in employment, collective bargaining process, rigid control system, lack of supervisory support, lack of interest, lack of cohesive and cordial culture should be identified and required remedial measures should be taken to control the above factors. Employees should be encouraged to give as much notice as possible for anticipated absences. Absent employees should be requested to keep contact with their employer. The employer should be informed of any changes in the employee's health status. Employees should be called if they are not keeping contact with the employer. The purpose is to show concern and desire for the employee to regain a healthy status and return to work. Though there are limitations the personal department is taking special care to frame certain policies and procedures that would reduce absenteeism.

CALENDAR ANOMALY IN CNX-AUTO, BANK AND FMCG INDEX FOR THE PERIOD OF JANUARY 2004 TO MARCH 2013

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ABSTRACT

Calendar anomalies in CRISIL NSE INDICES i.e. CNX Auto index consist of 15 auto companies, CNX Bank index consist of 12 banks, CNX FMCG index consist of 15 companies including food and food processing, personal care, sugar, diversified, cigarettes, tea and coffee, brew/distilleries. This study tests the presence of the 'quarter of the year effect', 'month of the year effect' on stock market indices volatility by using the CNX Auto index, CNX Bank index, CNX FMCG index during the period of 1st January 2004 to 31st March 2013. Data was analysed using descriptive statistics and inferential statistics. Thus findings revealed that quarter of the year effect, month of the year effect is present in all 3 indices volatility i.e. risk and returns. The maximum returns of Auto index, Bank index and FMCG index are observed in 2nd Quarter and minimum returns are observed in 4th Quarter. All indices are showing maximum volatility in 1st quarter. Auto index and Bank index showing maximum returns in the month of September. Whereas FMCG index shows maximum returns in November month. Auto index shows minimum returns in the month of May, Bank index shows minimum returns in the month of October, FMCG index shows minimum returns in the month of January. All 3 indices are showing the maximum volatility in the month of May.

EMPLOYEES' AWARENESS TOWARDS TNSC LIMITED, VILLUPURAM REGION

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ABSTRACT

The awareness by an individual in general but it is complex to measure accurately the level of awareness perceived by employee particularly in Tamil Nadu State Transport Corporation Limited, Villupuram whenever a research study the working environment and work culture. The various dimension of working environment such the corporation policies, service system, inter - personal relationship, supervision, working hours, recognition of employees, responsibilities, work tasks are the major factors to judge the satisfaction. It is important for every corporation to care about the employees' awareness towards TNSC Ltd, Villupuram Region.

THE CHANGING FACE OF RISK MANAGEMENT IN INDIAN COMMERCIAL BANKS

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ABSTRACT

Banking is an important segment of the tertiary sector and acts as a backbone of economic process .A bank is a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly or through capital markets. A bank connects customers with capital deficits to customers with capital surpluses. Banks face a number of risks in order to conduct their business that must be managed carefully, especially since a bank uses a large amount of leverage. Without effective management of its risks, it could very easily become insolvent. Banking is generally a highly regulated industry and restrictions on financial activities by banks have varied over time and location. The current set of global bank capital standards is called Basel-II. This paper briefly describes main risks face by banks, risk management, deposit, economy and about banking industry.

ESTIMATION OF ENERGY CONSUMPTION IN GRID BASED WIRELESS SENSOR NETWORKS

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ABSTRACT

The wireless networking is the current technology where you can plug the power of the wireless device and then to share/connect the device to the internet. The various technologies can be categorized are MANETs (Mobile Adhoc networks) and WSN (Wireless Sensor Networks). The main drawback of MANETs was that it consumed more power than WSN. The WSN saved the power consumption because transmission radius to limit the number of nodes in its transmission range. The wireless Sensor networks can be employed in different applications such as medical, military, environmental etc. The most powerful feature of this technology over other technologies is energy. This reduces overall energy consumption of the fully connected wireless scenario. In this way it maximizes the lifetime of whole the network. This paper considered grid based network to compute the energy and analyzed that by using the fully mesh grid based network consumed less energy when compared other network topologies/scenarios. In this paper we planned a fully mesh networks and routed each message to different sensor nodes.

EXPERIMENTAL INVESTIGATION ABOUT INFLUENCES OF PROCESSING PARAMETERS IN PLASTIC EXTRUSION PROCESS

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ABSTRACT

The objective of this paper is to find the root causes for nonconformity occurrences in plastic extrusion process. Data has been taken on the main causes for products defect and studied the relative contribution of plastic extrusion process parameters. To achieve this four sample products were selected which are pipe (HDPE1 Ø 50mm, Plain pipe Ø 25mm), conduit (F/C Ø 16mm) and poly products (F/B 8cm/220µm). Four independent process parameters were investigated, namely vacuum pressure, take-off speed, screw speed and temperature were considered for DOE. The defects identified are such as surface roughness and scratches, bulging, sink marks, uneven wall thickness, uneven film Width, dimensional variation, centering problem, tears and marks. On this particular case study, by using the principle of Taguchi's loss function, loss function was calculated and compared with the quality loss before applying of DOE. From this it was understood that, using Taguchi's method of design of experiment the quality loss because of performance deviation improves by about 85.31% for the selected products.

A STUDY ON CUSTOMERS PERCEPTION TOWARDS DTH SERVICES**R. SRIKANTH****LECTURER****DEPARTMENT OF COMMERCE****SRI AUROBINDO DEGREE & PG COLLEGE****HYDERABAD****V. PANNAGA****LECTURER****DEPARTMENT OF COMMERCE****PASHA NOBLE DEGREE & PG COLLEGE****HYDERABAD****ABSTRACT**

The paper is concerned with Direct -To - Home (DTH) services. Now -a- days every one is very well aware of DTH services. DTH (Direct - To - Home) television is one of the recent contributions of science, DTH is defined as the reception of satellite programmes with a personal dish, in an individual home. DTH has become a powerful, useful and attractive mass media compared with cinema and cable TV. The role of DTH operations is effective and inevitable in our life. It serves not only for viewing of cinemas but also for promoting education and sharing information. In the beginning Doordarshan was the only Government player in the market. Now most of the market is covered by private sector players like Dish TV, Sun Direct, Tata Sky etc. This paper highlights the customer's preference, attitude, perception and their problems. So a study of this kind will help the consumers to know which DTH products will suit their requirements.

CUSTOMER SATISFACTION AND ELECTRONIC BANKING SERVICE ON SOME SELECTED BANKS OF ETHIOPIA

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ABSTRACT

In Ethiopia cash is still the most dominant medium of exchange. Electronic-banking is not developed in a good manner due to lack of available resources to adopt E-banking in all banks, under-development of technological infrastructure, low level of relevant knowledge creation and innovation, interruption of network, lack of suitable and regulatory frame work for e-commerce, resistance to changes in technology among customers and service providers as result of fear of risk, and lack of sufficient number of trained employees in most banks. The research design was descriptive in nature and survey method was used. Sample size was 371 and simple random sampling technique was used. In data analysis part researcher used frequency table, Pearson correlation and regression. ATM is the mostly used form of E-banking service in selected banks of Ethiopia; conveniences, privacy, security, Speed, cost saving, reliability, reasonable fees and responsiveness were positively and significantly related to customer' satisfaction when the customers use e-banking. This is the first formal study to date to addresses the customer satisfaction on e-banking in Ethiopia. Understanding the customer satisfaction on E-banking is significant value to scholars, practitioners, and policy makers.

INTERNET SURFING AMONG THE STUDENTS OF ASSAM UNIVERSITY, SILCHAR

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ABSTRACT

The present study is undertaken with a view to know the frequency of internet use, preference of place, time and purpose of using internet and attitude towards internet among the Assam University students. The sample of the present study is drawn from PG students, M. Phil and Ph.D. scholars. The sample consisted of 100 students of different subjects in Assam University, Silchar. Out of 100 students 50 each belong to male and female category. For selection of sample purposive sampling technique has been adopted. In order to assess for surfing internet self designed questionnaire comprising of 18 items relating to internet access and attitude towards internet scale were used. On the basis of filled up questionnaire received from the respondents, the data has been analysed and tabulated using SPSS (17.0 Version) Software. For data analysis and interpretation, percentage analysis and pie chart and 't' test has been adopted. The present work was carried out during May 2012 to July 2012. Therefore the present investigation is delimited to the students of Assam University, Silchar.

AN ASCERTAINMENT OF EMPIRICAL AND THEORETICAL SACREDNESS OF SOCIAL SAFETY AND SECURITY OF READYMADE GARMENT WORKERS IN BANGLADESH: A THRIVING COUNTRY NOUMENON

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ABSTRACT

This research will try to analyze the social safety and security of RMG workers in Bangladesh. In spite of being a developing country Bangladesh has a great reputation about the ready made garment products around the world. Its garment industry is contributing a major part of its foreign exchange. The readymade garments (RMG) of Bangladesh emerged as value chain member of European, USA cloth merchants and retails. The safety and security system for garment workers in Bangladesh is not enough. Though the workers work hard for day and night long they are the victims of coaxing of the administration. There are labor laws, ordinances and rules to provide social security services to the workers. Even government, Bangladesh Garment Manufacturers and Exporters Association (BGMEA) and International Labor Organization (ILO) have their respective and exclusive rules for workers' facilities. Regrettable news is that not every garment factory follows these rules sincerely. The objective was to find out the social safety and security of the garment workers. Findings of the study will show that most of the time the workers do not get the required rights and facilities as they were supposed to. They are deprived from their rights. Even they lead a very much unsecured life inside of the garment factories. These cause labor unrest, insecurity, anxiety and lockout or such kind of strikes is occurred. The country has to consider a great loss for such kind of activities every year. This work is for realizing the present situation about the problems of social safety and security of the garment workers and for providing suggestion to recover it.

BRAND SALIENCE AND BRAND ASSOCIATION, A TOOL TO GAIN TOURIST DESTINATION REVISITATION: DMO's PERSPECTIVE

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ABSTRACT

Revisitation is the dream of every stakeholder as it does not only provide the business from the revisitors but also add new tourist arrivals, it has been seen that due to the positive word of mouth (WoM) from the existing tourists there is tremendous flow of new tourists as well as existing at a destination. There are number of other factors or reasons for attracting the new tourist flow, branding is one among them which is further influenced by brand salience, brand association, equity, and awareness and brand resonance. Destination Management Organisations (DMO's) seek to attract tourists by differentiating and marketing the products and services offered to them. This study puts an emphasis on role of brand salience in attracting the different types of tourists like recreational, diversionary, experimental, experimental and existential for revisitation through DMO's perspective. For conducting the research the 5- point Check list of GACVB (2005) is used to get implemented and secondary data from sources like published journals, books and electronic print media is used in order to get the motive of revisitation. The research findings illustrate that brand salience of destination and products have enough effect on the revisitation of existing tourists as it made them to ToMA (Top of Mind Awareness) thinking about the destination.

ROLE OF EFFECTIVE LEADERSHIP ON INTERNET BUSINESS MODELS OF RELIANCE LIFE INSURANCE IN INDIA

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ABSTRACT

Experience shows that life insurance markets tend to take time to develop, often developing later than banks and non-life insurance companies. It is difficult to generalize on how life insurance products change and widen in scope as a life insurance market matures. There are an interplay of economic, political and cultural and commercial factors at work, which vary from country to country, Nevertheless, there are two aspects of product development that has been evident in many countries. First, one is that life insurance products tend to move from having a primary emphasis on insurance protection towards a greater savings role, especially saving for retirement purposes. Second, there is a move away from simple products sold either on an individual and group basis to more complex products sold mainly on an individual basis. In the present time is relatively fast in terms of science & technology. It is the technology in general & prior to information technology that guide us to manage the time with skillful work culture. In this position particularly internet proves decisive device to make assignment scientifically & systematically. So no doubt internet business model is being prefer to manual business model of insurance sector. Reliance'' is the name of reliability Validity in business field of telecommunication not only in the India subcontinent but in the South Asian continent. Reliance company entered in the insurance market after grounding the base of internet & mobile industry & infrastructure. There for it is need & necessity of present business era to enquiry the different dimension of online insurance marketing in the financial service sector in India.

THE PRACTICE OF TEACHERS PEDAGOGICAL SKILLS IMPROVEMENT PROGRAM AT ADAMA SCIENCE AND TECHNOLOGY UNIVERSITY

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ABSTRACT

The main purpose of this research was to investigate the practice of teachers' participation in pedagogical skills improvement program at Adama Science and Technology University. It was intended to examine the contributions that teachers have gained as a result of their participation in this professional development practices. Currently over two hundred fifty instructors have completed the course designed for pedagogical skills improvement training program. The methodological approach of this study is qualitative research which tries to explore in depth practices and perceptions of small group of instructors (ten) who successfully completed this pedagogical skills improvement training program. Focus group discussion was employed to gather information from the group. For this case, purposive sampling was used to include those who already involved in the training program. Using the same sampling technique three tutors/facilitators were interviewed to obtain information regarding the training program. The evidence shows that instructors benefited so much from this pedagogical skills training program. They have gained good insights and skills from the training programs to improve their professional practices. In general, the findings of the study provide relevant information on the strengths and weaknesses of the practices in the training program.

THE IMPACT OF FIVE FACTOR MODEL OF PERSONALITY ON ORGANIZATIONAL CITIZENSHIP BEHAVIOR OF NON-MANAGERIAL EMPLOYEES IN THE BANKING SECTOR IN SRI LANKA

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ABSTRACT

The purpose of this study was to investigate the impact of five factor model of personality of non-managerial employees on their organizational citizenship behavior in Sri Lankan banking sector. The convenience sampling method was used to collect the sample of 150 non managerial employees who work in North Central province in Sri Lanka. A questionnaire was administered among the non-managerial employees to measure their big five personality and organizational citizenship behavior. The collected data were analyzed using correlation coefficient and regression analysis. The results of the study indicated that extraversion, agreeableness, conscientiousness and openness to experience had significantly and positively correlated with organizational citizenship behavior. Results further indicated that neuroticism had significant negative association with organizational citizenship behavior.

CORPORATE SOCIAL RESPONSIBILITY IN BANKING INSTITUTIONS IN RELATION TO CLIENT SATISFACTION AND COMPETITIVE ADVANTAGE: A CASE OF COMMERCIAL BANKS IN CHUKA

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ABSTRACT

Corporate Social Responsibility (C.S.R) plays a very important role in organizational development. studies have shown that institutions embrace this concept may reap many benefits including customer loyalty, positive attitudes towards brands, client trust, positive publicity and better financial performance. Increased spending on C.S.R. initiatives is expected to increase customer satisfaction and build competitive advantage. The purpose of this paper is to highlight the role of C.S.R. initiatives in building customer satisfaction and competitive advantage. The paper draws largely from various academic literatures by examining the early reflections of various scholars on C.S.R. and linking them to more contemporary theoretical and empirical reviews, further the paper has employed the use of primary data collected through questionnaires to inquire the practicability of C.S.R. on the ground. The paper found out not only is C.S.R. a main determiner of customer loyalty and competitive advantage but also for any organization seeking to survive in the dynamic environment of business should put much emphasis into research on new areas of C.S.R and implement them efficiently. The study recommend that retail banking institutions in Kenya should be involved more in C.S.R. initiatives so as to gain customer satisfaction and build competitive advantage in the ever changing business environment.

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