

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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# **FINANCIAL LITERACY AND RETIREMENT PLANNING OF INDONESIAN MIGRANT WORKERS IN HONG KONG**

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## **ABSTRACT**

*This study aims to investigate the levels of financial literacy and retirement planning among Indonesian Migrant Workers (IMWs) in Hong Kong. The sample of this study is IMWs whose study in Indonesian Open University during his limited contract. Tobit model was used for this study. We find the level of financial literacy of Indonesian Migrant Workers under limited contract they tend to save and able to stick plan for retirement. However, they level financial literacy considered to inflation and stock risk are lower.*

# **A CASE STUDY ON OPINION TOWARDS LOW COST PRODUCTS AND IMPACT ON THEIR BEHAVIOUR**

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## **ABSTRACT**

*This case study essentially deals with the impact of low cost products in the organization profitability and customer endurance towards this strategy. Apart from this the consumer perception and their inherent nature of behavior are also analyzed and suitable results were found in the case study. This case study also provides the idea to the companies which plans to introduce the low cost products in the India*

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## **STOCK VERIFICATION & AUDIT PROCESS OF WHOLESALE & RETAIL BUSINESS ENTERPRISES OF UDAIPUR DISTRICT**

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**UDAIPUR**

### **ABSTRACT**

*The present study aims to study the stock verification & audit process adopted by the wholesalers & retailers of Udaipur District. To serve the objective descriptive research design is used and primary data is collected from 300 respondents with the help of questionnaire. Data is analyzed with the help of frequency distribution & chi square test and it has been concluded that there is a significant difference in the stock verification & audit process adopted by the wholesalers & retailers of Udaipur district.*

---

**ROLE OF HR FOR SUSTAINABLE TOMORROW****ANJALI SHARMA****STUDENT****SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES****SYMBIOSIS INTERNATIONAL UNIVERSITY****PUNE****SWAGATIKA MOHARANA****STUDENT****SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES****SYMBIOSIS INTERNATIONAL UNIVERSITY****PUNE****DR. SURUCHI PANDEY****ASSOCIATE PROFESSOR****SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES****SYMBIOSIS INTERNATIONAL UNIVERSITY****PUNE****ABSTRACT**

*Organizations today are performing functions extensively in order to deliver to their best. With more importance on the performance of a company comes greater responsibility in every sphere. Subsequently there comes a need for sustainability to be adopted by organizations. In fact, the advantages of sustainable business practices are being identified and realized by certain companies which could lead to long term benefits. All businesses are contributing towards a global economy through transforming from a conventional approach to a modern outlook by exploring the environmental and green aspect of business practices. If we look closely, both our personal and professional lifestyle is heavily impacting the environment. When HR intersects with sustainability, various measures are taken into consideration such as training and engagement, effective communication with the employees to form committees and groups on green planning. This is when the HR explains to the employees the goals and objectives for progress. Voluntary initiatives are also encouraged as a step towards sustainability. Moreover, the process of Talent acquisition is also monitored wherein the entire process of hiring is either electronic to save paper, or vice versa. The main belief followed here is to minimize the impact on nature using ecofriendly options.*

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## CHANGING TRENDS IN ONLINE SHOPPING IN INDIA

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**ROHTAK**

### **ABSTRACT**

*The study finds out that online shopping is rapidly changing the way people do business all over the world. In the business-to-consumer segment, sales through the web have been increasing dramatically over the last few years. Customers, not only those from well developed countries but also those from developing countries, are getting used to the new shopping channel. Understanding the factors that affect intention, adoption and repurchase are important for researchers and practitioners alike. Online shopping is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups e-marketing will have to cover a longer distance. The attitude of consumers is changing with the time. In conclusion, Indian consumers are finding online shopping very comfortable because of many variables like cash on delivery, customization or personalization of the websites, home delivery etc.*

# **A RESEARCH STUDY ON PREFERRED INVESTMENT PATTERN OF SALARIED EMPLOYEES WITH REFERENCE TO MANCHERIAL TOWN, MANCHERIAL DISTRICT, TELANGANA STATE, INDIA**

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**DEPARTMENT OF COMMERCE**  
**GOVERNMENT DEGREE COLLEGE**  
**MANCHERIAL**

## **ABSTRACT**

*An effort is made to collect primary data from investors of Mancherial town, Mancherial district, Telangana state to find out awareness of different investment products available to salaried employees and their preference in investors mind, to know the factors that motivate investor invest in particular products, to identify best qualities that investors search in investment products and to find out income and saving relationship. The research is based on two assumptions 1) Investors invest some money in investment products 2) investors behave rationally while investing. No such research is conducted in this town up to now. Data was analysed with statistical tools. It gave conclusions that 1) source of motivation for all income groups first self-knowledge, second friend's advice, third financial analysis, 2) High income group investors invest larger amount in investment compared to low income group 3) Period of investment of More age group people is less.*



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## **A STUDY ON VARIOUS OPTIONS AVAILABLE FOR INVESTMENT AMONG SALARIED CLASS INVESTORS**

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VADODARA INSTITUTE OF ENGINEERING  
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### **ABSTRACT**

*It is concluded that there are many options being available in the market as per the requirement of the investors. But the preference or the requirement of the investors differ from person to person. For many of the investors the first preference is to have long term benefits may be for the other the preference is to have tax benefits etc.*

## **ISLAMIC BANKING: A INTRODUCTION**

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**GURU HAR SAHAI**

### **ABSTRACT**

*Today when the world is going through the period of global depression, the question comes in mind that are there some ways to avoid or minimise the effects of depression. We are countering with the problem of insolvency. We all know that the one of the main reason behind the insolvency is occurring of continuous losses and existence of fixed interest charges such as interest, rent etc. This research paper was aimed to explain and analyse the main principles and ways of Islamic banking. A descriptive research based upon the literature review was conducted. It was tried to illustrate the Islamic banking principles in relation with the main activities of traditional finance.*

# THE INCIDENCE OF POVERTY AND INEQUALITY IN INDIA: AN EMPIRICAL ANALYSIS

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## ABSTRACT

*In this paper an attempt is made to find out the causes for poverty and inequality in the context of resource allocation. Conceptually poverty is different from inequality. At the same time inequality indirectly affects the size of poverty. Poverty measures head count ratio of people those who live below poverty line. On the other side inequality is focused to find out the gap between rich and poor in the distribution of resources, across the whole population. In this study, Indian states are classified as least developed states, less developed states and relatively developed states. The empirical findings show that the percentage of poor is more in the least developed states than the relatively developed states and less developed states and also within the states the percentage of poor is more in rural areas than the urban areas. Whereas inequality shows a different picture that it is more in urban areas than rural areas and also it is slightly more in least developed states than the relatively and less developed states. The regressions result show that in rural areas the causes for poverty are influenced by dependency ratio, unemployment, share of employment in agricultural sector and percentage of SC and ST population. The causes for inequality are closely associated with causes of poverty thereby it is directly influenced by factors like percentage of poor class, dependency ratio, household size and unemployment rate. At the same time the influencing factors of poverty in urban areas are unemployment rate, per capita income and share of employment in manufacturing, non-manufacturing and service sectors. The urban inequality is closely associated with percentage of poor, literacy rate, per capita income and the share of employment in manufacturing, non-manufacturing and service sector.*

# **A STUDY ON IMPACT OF SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION WITH RESPECT TO TELECOMMUNICATION SERVICE USERS IN AHMEDABAD AND NORTH GUJARAT**

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**UDAIPUR**

## **ABSTRACT**

*After introduction of Mobile Number Portability in India, the telecommunication service providers have felt the heat of customer demands. MNP became available in India from 1<sup>st</sup> January, 2011. However, the national rollout of MNP across all States and Telecom Circles occurred on 3<sup>rd</sup> July, 2015. A dissatisfied customer may switch over to some other service provider. The main objective of the study was to study the impact of eight service quality dimensions (Tangibility, Responsiveness, Reliability, Assurance, Empathy, network quality, convenience and complaint handling) and customer satisfaction with respect to users of telecommunication services. Non-probability convenient sampling method was used. Sampling area was selected towns in North Gujarat and Ahmedabad region in Gujarat state of India. Sample size was 1001 respondents. Linear regression models were run to find out impact of service quality dimensions on customer satisfaction. Researchers found that Network quality, responsiveness, assurance and reliability were highly important predictors of customer satisfaction. Tangibility and Empathy were also important precedents of customer satisfaction. However, convenience and complaint handling were having weaker impact on customer satisfaction.*

## CONSUMERS PERCEPTION TOWARD ONLINE SHOPPING IN DISTRICT KULLU

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### ABSTRACT

*The present article is an attempt that has been made to study the customer perception towards online shopping in Kullu district in Himachal Pradesh. Customer are playing important role in online shopping. Customers are king of market. Main focus of marketing is to satisfy the needs of customer. But the growth of internet changes the way of shopping. It prompts online shopping of customers. The survey is conducted to find out the demographic profile of customer, reasons for going online shopping and satisfaction of customers towards online shopping.*

# **PRODUCTION PERFORMANCE OF SELECTED POWER GENERATING COMPANIES OF INDIA: AN EMPIRICAL STUDY**

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**ANNAMALAI NAGAR**

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**ANNAMALAINAGAR**

## **ABSTRACT**

*After the major policy shift from a close economy to an open economy and the adoption of policy of liberalisation, privatization and globalization after 1991, India has accomplished a spectacular growth in industrial sector and attain the position of second fastest growing economy of the world subsequent to China. Consequently, demand of energy has increased tremendously. The demand of energy has grown at an average of 3.6 percent per annum over the past 30 years and it is expected to cross 950,000 MW by 2030. This paper firstly presents the overview of Indian power sector followed by analysis of requirement of power, Generation and Capacity of power sector in India.*



# LINKAGE BETWEEN FOREIGN DIRECT INVESTMENT AND EXPORT: ISSUES AND TRENDS

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## ABSTRACT

*Export growth in India has been much faster than GDP growth over the past few decades. But last few years' growth of export is not satisfactory. Several factors appear to have contributed to this phenomenon including foreign direct investment (FDI). However, despite increasing inflows of FDI especially in recent years there has not been any attempt to assess its contribution to India's export performance one of the channels through which FDI influences growth. Using annual data for 1970-99 and 2000-15, we investigate the determinants of export performance in India in a simultaneous equation framework. Results suggest that demand for Indian exports increases when its export prices fall in relation to world prices and same if we look around 2011-15, Indian export decreases due to slower demand in European countries. Furthermore, the real appreciation of the rupee adversely affects India's exports. Export supply is positively related to the domestic relative price of exports and higher domestic demand reduces export supply. Foreign investment appears to have statistically no significant impact on export performance although the coefficient of FDI has a positive sign. This study sought to elucidate the existence of a link between Foreign Direct Investment (FDI) and Exports in India. The liberalization policy automatically helped increase the FDI inflow into India. This study makes an attempt to analyse the impact of FDI on the export performance in India.*

## SECTORAL ANALYSIS OF LONG RUN PERFORMANCE OF INITIAL PUBLIC OFFERINGS OF COMPANIES LISTED AT NSE

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**SDJ INTERNATIONAL COLLEGE**  
**VESU**

### ABSTRACT

*In India, the book-building mechanism for pricing the Initial Public Offerings was recognized by Securities and Exchange Board of India (SEBI) after having recommendations from the Malegam committee in October 1995. This study aims at analysing the returns accruing to the investors on purchasing the shares of the book-built IPOs listed at National Stock Exchange India, at the closing prices on the listing day and holding them in the long run. The purpose of the study is to analyse the investor experience of investing in the IPOs in the long run under various sectors of Indian economy and to study the influence of offer size, offer price, premium on issue and age of the company on the performance of the share prices in the long run. The long-run returns shown by BHAR (Buy and Hold Abnormal Returns) were found to be negative at the end of all the quarters of analysis. At the end of three years, the mean BHAR for all the companies together was found to be -0.17. The average BHAR was positive in four sectors which were Education sector, Financial and Insurance activities sector, Human Health and Social Welfare Activities Sector and Accommodation and Food Service Activities Sector. There was no influence of offer size, offer price, premium on issue and the age of the company on the long run performance of the IPOs which is reflected by Buy and Hold Abnormal Returns (BHAR) at the end of 36 months from the IPO.*

# **A STUDY ON THE ROLE OF INFORMATION TECHNOLOGY ON THE CONSUMER BUYING BEHAVIOR (WITH SPECIAL EMPHASIS ON THE CUSTOMERS OF DIBRUGARH TOWN)**

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## **ABSTRACT**

*Information technology has brought about a sea change in the way customers behave in the market place. Almost everybody is living two lives today, a vibrant online life and a somewhat boring offline life. Today we are all connected in one platform or another and customer's expectations have changed over the years. There are no set times for making a purchase as we had in the past. Information technology is not just about spreading static information; it is about communicating. Customers now have 24/7 access to companies and their services. Customer-to-customer and customer-to-company dialogue have grown over the years and customers are becoming less tolerant and loyal. So societal trends driven by the Information technology revolution are changing customer behavior and demand and will continue to do so. To keep up with—and benefit from—the Information technology revolution, organizations need to understand its impact on customer behavior. In a world where physical and virtual environments are rapidly converging, companies need to meet customer needs anytime and anywhere. In this paper an attempt has been made to study the driving factors behind customers' preference for information technology in their purchase and also to throw light on the trends in customer buying behavior in this era of information technology. The information and data required for the study are collected through a well-structured questionnaire from 60 respondents selected on random basis. The outcome of the study would show the shift in the power from the hands of the marketers to the consumers. The statement "customer is king" has never been experienced by companies like in the Information technology era.*

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**PERFORMANCE & EVALUATION OF NON BANKING COMPANIES**

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**G. S. COLLEGE OF COMMERCE & ECONOMICS**  
**JABALPUR**

**ABSTRACT**

*NBFCs are playing an important role of complementary to the banking system by increasing the accessibility of financial services, improving competition and also diversifying the whole system. NBFCs take a lead role in promoting inclusive growth in the country. NBFCs catered the need of those borrowers who were not considered suitable by the banks. Banks play their role in semi urban and rural area only for the purpose of accepting deposits of fulfilling the norms of RBI. But the NBFCs are filling the gap in semi urban and rural area which are left by banks. NBFCs have turned out to be engines of growth and are integral part of the Indian financial system, enhancing competition and diversification in the financial sector, spreading risks specifically at times of financial distress and have been increasingly recognized as complementary of banking system at competitive prices. The research on the NBFCs is going in different parts of the world to review the policies and functions of the NBFCs in the world. To look into the changes and developments in the structure, functions, regulations, progress, etc, many of the studies were already made and a few latest studies are reviewed as under.*

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## **mHEALTH POTENTIAL IN CHRONIC DISEASE MANAGEMENT WITH SPECIAL EMPHASIS ON DIABETES CARE**

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**GREATER NOIDA**

### **ABSTRACT**

*Chronic diseases are a challenge across the globe. Ageing population with chronic disease pose a bigger challenge. Among the chronic diseases, Diabetes is the biggest challenge for Indian population. More than 70% of Indian population live in rural areas without adequate healthcare facilities<sup>1</sup>. Health management of ageing population suffering from chronic disease like diabetes is difficult and expensive. However, the mobiles phones have reached to the remotest part of the county offering mHealth potential to rural population and urban poor in health management and personalised care of chronic disease. The paper presents the views of 147 providers (doctors) on mHealth as an alternate in absence of healthcare access to rural and urban poor. The questionnaire based survey reveals that Diabetes is the biggest challenge among the chronic diseases and most providers (doctors) believe that mHealth offers a great potential in managing chronic diseases and mHealth may significantly help in personalised care delivery. The study also reveals that mHealth is being taken very lightly and there is a need to include mHealth in the strategy for healthcare delivery.*

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## CRACKING THE GLASS CEILING: A STUDY AT INDIVIDUAL SOCIETAL AND ORGANIZATIONAL LEVEL

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### ABSTRACT

*Business culture is flexible in nature and by way of Globalization and technological inventions. Owing to exchange of ideas and cultures, Indian corporate sector has been formed into an entire new world in recent times. Main attribute of this changed structure is elevating contribution of females into various business processes, females have to compete a lot even after possessing the desired qualifications and traits to move forward on the success ladder. The glass ceiling causes women to be absent at top management positions compared to men, particularly at the senior level. This study addresses the barrier which creates the glass ceiling phenomenon, such as individual, societal and organizational barrier and suggested the changes required to be implemented at individual, societal and organizational level to attain balanced and diverse workforce. The secondary data has been collected from the various research, article and newspaper. On the basis of information remedial model of glass ceiling has been developed.*



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## TRADE STRATEGIES BRITAIN MUST EMBRACE FOR THE WELFARE OF DEVELOPING COUNTRIES

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DELHI**

### ABSTRACT

*Rich world trade policy plays a vital role in shaping the opportunities available in poorer countries. After Brexit, the Britain is in power to make its own policies and rules that would foster growth of its economy. Few countries like Bangladesh, St. Lucia, Belize, Seychelles, Gambia, Sri Lanka, Fiji etc. are heavily dependent on the UK and export a very narrow range of consumption products to the UK. These countries were in trade relation with the UK, which was brokered by the EU through various arrangements like EPA, GSP, GSP + etc. Since, the UK is not part of the EU anymore, it creates sense of panic to these economic vulnerable countries. Through various arrangements like Non reciprocal market access scheme, Preferential access scheme, Eliminating or substantially cutting down tariffs, aid for trade and Simplify the red tape at the UK border, the UK can assure the stance of these countries with the UK. Adopting trade policies or not altering existing policies with these small states, which would otherwise worse off these states, will work in favor of the UK to become a global leader of trade in long run.*

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**IMPACT OF GOODS AND SERVICE TAX ON INDIAN ECONOMY**

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**ALUMNUS**  
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**ROHTAK**

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**ABSTRACT**

*This paper analysis of impact of GST on Indian economy and what changes come in the Indian economy while it is applicable on the Indian market. GST is the only tax which affects the all sectors and section of our Indian economy. The goods and service tax is aimed at creating a single, unified market that will benefit for both corporate and the economy. Goods and Service Tax is an indirect tax which the Government of India is planning to levy on all goods and services apart from those exempted by the GST law. The GST laws will put an end to multiple taxes which are levied on different products, starting from the source of manufacturing to reaching the end consumer. This GST bill bring the benefits for the Indian economy uniformity in computing tax on goods and services, elimination of double taxation, transparent pricing, double income, aiding GDP growth and discouragement of black money.*

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