

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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**CONTRIBUTIONS TO BOOKS**

- 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.

**CONFERENCE PAPERS**

- 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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# ENCOMPASSING KANO'S MODEL TO AUGMENT CUSTOMER EXPERIENCE FOR THE INDIAN DTH INDUSTRY

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## ABSTRACT

*The purpose of the research was to develop a solution which would help the Direct to Home service providers to enhance the levels of customer experience and help in attaining customer satisfaction. This study modifies the Kano's model within the context of the Direct to Home industry and segregates the attributes that affect customer experience into the various quadrants as identified by Noriaki Kano as Exciters, Satisfiers, Dissatisfiers, and Indifference attributes. Data analytics and then modeling the data to provide insightful information was the core process followed. For obtaining Primary Data for the service parameters and customer information, a questionnaire was formed and an assisted survey of 440 consumers was carried out. Secondary research was carried out to build the data model. The questionnaire could quantitatively capture voice of customers on a scale of 1-7. A crosstab correlation was performed using SPSS, which promotes the fact that the considered attributes in developing the model have positive influence on enhancing the overall Customer Experience. The results show that there is a significant relationship between customer experience and the attributes defined under exciters, satisfiers and Must Be's. A broader segment can be opted for the survey to get better results, also the move to rural areas can be considered. The study will help DTH operators to perform efficient parameter profiling & understand the customer's mindset. The operator can then build on its Quality of Service & increase customer satisfaction and loyalty by delivering the perceived customer experience. The work has been able to express experience quantitatively. The research was based on unconventional and logical thoughts on how to analyze and model the data which could be used for strategic decision making by the service providers.*

**WOMEN AND CHILD TRAFFICKING**

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**ABSTRACT**

*Human Trafficking is the most heinous crime where a person is treated as commodity and sold in the market. It is shame on humanity. Traffickers deceive women, men and children from all corners of the world and force them into exploitative situations every day. While the best-known form of human trafficking is for the purpose of sexual exploitation, hundreds of thousands of victims are trafficked for the purposes of forced labor, domestic servitude, child begging or the removal of their organs. The major victims of human trafficking are women and children. The most common form of human trafficking detected by national authorities is trafficking for the purpose of sexual exploitation. Women make up two thirds of the world's human trafficking victims. The vast majority of these female victims are young women who are lured with false promises of employment and then raped, drugged, imprisoned, beaten or threatened with violence, have debt imposed on them, have their passport confiscated and/or are blackmailed. Children are exploited for the purposes of forced begging, child pornography or sex. Children are sometimes favored as laborers. Terrorists are also using them as human shield. Poverty is a major driver of the human trafficking industry. Those trapped in poverty are keen to obtain a better life for themselves and their families, and these vulnerable people are preyed on by unscrupulous people offering jobs, training, opportunities, remuneration and better life prospects. Recently youth is showing keen interest in profession in television and movies. Glamour, money and fame attract them. Traffickers are now using the intense desire as their trap. The other reason which is responsible for trafficking is deteriorating standards of morality and ethics in the society. Now people care for money and prosperity and ignore the moral aspects of earning it. The paper shall try to explore the determinants of human trafficking and try to find out the ways of creating awareness in order to save people from it.*

**WORLD**



**OBSTACLES IN GROWTH OF ENTREPRENEURSHIP****MOHAN BHAGWAT BHOSALE****ASST. PROFESSOR****KARMAVEER BHAURAO PATIL INSTITUTE OF MANAGEMENT STUDIES & RESEARCH  
SATARA****DR. SARANG SHANKAR BHOLA****ASSOCIATE PROFESSOR****KARMAVEER BHAURAO PATIL INSTITUTE OF MANAGEMENT STUDIES & RESEARCH  
SATARA****ABSTRACT**

*Entrepreneurship has been considered for long as a process primarily aimed at creating one's own business ventures and contributing to economic development and employment generation. It is not just about management, ideas, or shortage of funds, the focus need to be on the product. In the 21<sup>st</sup> century, the opportunities for growth, profits, success and the pace of development is increasing globally and the ability to adapt to change and willingness to adopt best practices, will acquire new value. Present paper highlights on hurdles in growth of entrepreneurship and reasons for failure of entrepreneurship. Researcher undergone reviews of literature and indentify the reasons of entrepreneurship failure and hurdles to become an entrepreneur. After the study researcher conclude that entrepreneurship education and support by family members will help to minimize the hurdles in growth of entrepreneurship.*

# **A STUDY OF CONSUMERS' ATTITUDES AND PURCHASE INTENTIONS TOWARDS ENVIRONMENTAL: FRIENDLY PRODUCTS IN FMCG SECTOR IN INDIA**

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## **ABSTRACT**

*Owing to the increased environmental concerns and concerted efforts of governmental and non-governmental organizations, the last decade has witnessed a spectacular boost in environmental awareness worldwide. The rapid economic growth in the past years and reckless consumption pattern are causing environmental deterioration and over utilization of natural resources worldwide. As consumers, people can reduce the impact of their purchase behaviour on environment and make a difference through their purchase decision. They have the power to create an opportunity for businesses that are using “eco-friendly” or “environmental-friendly” as an element of their value proposition. The aim of this study is to examine factors which influence the purchase of environmental-friendly products in FMCG (Fast Moving Consumer Goods) sector in India and to exhibit the factors used by companies from the marketing-mix elements (the product, the price, the place and the promotion) that have an influence on green purchase attitudes and to examine if some factors are more important than others. Also, the others factors from the view point of the consumer like word of mouth and satisfaction will be examined. The study utilizes a quantitative research design which involves data collection based on a survey and the further analysis and testing of data using simple correlations, multiple regression and ANOVA. The results of the study indicate that satisfaction (through past experience), advertising/promotion and word of mouth influence the purchase decisions of consumers towards environmental-friendly products. The research would be of great help to the companies in FMCG sector as they get an idea about the best marketing strategies that they can adopt to understand the consumers' attitudes and purchase intentions towards environmental-friendly products. Also, these companies will have insight about how to profile environmental-friendly consumers in India and to develop effective messages that will functionally and emotionally appeal to their target customers.*

# INDIAN COMMODITY DERIVATIVE MARKET: A STUDY OF PRICE TRENDS IN THE INTERNATIONAL MARKET

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## ABSTRACT

Commodity derivative market in India had been existence since 1875 when Cotton Trade Association, Bombay undertook organized derivative trading in cotton. Although derivatives was initially conceived for the commodity market, in recent years there had been a tremendous development in financial derivatives market both in terms of trade volume and in variety of instruments used. The paper has been undertaken with the purpose to analyse the affect of international price movement of commodity derivative market in Indian commodity derivative market. The price movement in international commodity derivative exchanges is closely correlated to prices in Indian commodity derivative exchanges. Therefore the functioning as well as the profitability in Indian exchanges is effected by the current performance of the international derivative market. It is imperative that any evaluation, projection or policy intervention on Indian commodity derivative market should be undertaken keeping the international commodity derivative market in perspective.

## **A STUDY ON INFORMATION TECHNOLOGY IN THE CURRENT BUSINESS FRAMEWORK**

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### **ABSTRACT**

*Information Technology has been considered as a boon to the current business framework. No country in the world can remain isolated with the recent development in the field of Information Technology. The expansion of the business organizations and the development of any economy cannot be merely dependent on the conventional practices of doing businesses. The revolution of Information Technology and the countries aligning to the revolution in the initial stage has been successful in grasping a fruit, and mainly the developed part of the world has been successful to garner the first mover advantage of the revolution. Accentuating the developments of IT in the last two decades this paper underscore the prospects and challenges of the Information Technology from the business perspective and also highlights the security issues of Information Technology. The paper also intends to highlights the usage of IT in increasing the efficiency and maximizing the outputs in a business organization.*

## **A STUDY ON THE DEVELOPMENT OF ONLINE MICRO-LENDING COMMUNITY IN NORTH BENGAL**

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RAJA RAMMOHANPUR**

### **ABSTRACT**

*With the advent of web 2.0, a new kind of lending is becoming popular on the internet, termed peer-to-peer lending or social lending. A few of the leaders among such commercial lending websites are Zopa (Europe), Kiva (US), Milaap (India), etc. The development of such an online microfinance community can indeed change the direction of our nation's local economies. Here entrepreneurs and patrons will come together to form virtual business incubators. This is a radical new approach to helping entrepreneurs finance their business. There is a huge need to make capital available to local entrepreneurs that may not have the resources or exposure to gain funding from large scale, traditional venture capital firms. Recent global credit crunch has further obstructed the path to traditional financing opportunities, online lending gives entrepreneurs the ability to promote their business and secure capital in a microfinance environment. Online micro-lending communities offer small companies and individuals an interactive way to ask for support. Support can come through any or all of the available channels if we can club the services offered by different online micro-lending communities together. This paper examines how this newly introduced entrepreneurial spirit is able to flourish in the communities in which we live and work.*

## TRANSACTIONAL ANALYSIS: THEORY OF PERSONALITY AND INTER PERSONAL BEHAVIOUR

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### ABSTRACT

*Transactional analysis is a theory of personality and relationship based on the study of specific ego states, a theory of social interaction or interpersonal communication and a system of group or individual psychotherapy used a tool for personal growth and personal change. In addition to the analysis of the interactions between individuals, Transactional Analysis also involves the identification of the ego states behind each and every transaction. According to Eric Berne, people interact with each other from one of the three psychological positions, or behavioural patterns, known as ego states. Thus, ego states are a person's way of thinking, feeling, and behaving at any time. These ego states are, Parent, Adult and Child ego states. Eric Berne first developed his ideas at a time when psychotherapy and counselling usually followed the 'medical method', whereby therapist, like doctors, were considered to be the experts with all the learning and skill. This paper is a conceptual paper, through this paper researcher focuses on to give brief introduction about Transactional analysis and relates how transactional analysis helpful in business to study the personality. Transactional analysis is used in management, communications training, and organizational analysis to improve working relationships, problem-solving, and organizational efficiency. In fact, transactional analysis can use in any field in which there is a need for understanding individuals, relationships, and communication. Behavioural scientists recommend the use of Transactional Analysis to understand inter-personal relations in the organization. Transactional analysis help Managers in resolving conflicts, Improving interpersonal Communication in organisation, Developing Positive thinking, Organisational Development, Creating life position which is more desirable, and in tracing the Theory of Leadership.*

## **SOCIO-ECONOMIC BACKGROUND OF MANAGEMENT STUDENTS OF PUBLIC AND PRIVATE INSTITUTIONS IN DELHI**

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### **ABSTRACT**

Globalisation and changing world order has led to growing importance of management education in all countries including India. Today, Masters in Business Administration (MBA) has become one of the most sought after courses. It is considered to offer immense opportunities to individuals and a 'ticket' to raise fast in the corporate ladder. Thus over a period of time, there has been huge expansion in both demand and supply of management education in India. With increasing demand of this course, there has been expansion in private initiatives in the field. With high fees, meritorious students with poor family backgrounds are also argued to be excluded from the fast growth story of management education just because of their inability to afford management education. In light of this discussion, this study examines the beneficiaries of public (subsidized) and private (self-financing) management education, their socio-economic background and delve into issues of accessibility of management education. Sample size is 200 students of four management institutions (50 students from each institution). Institutions were selected on the basis of their location and ownership. All the four institutions are from Delhi Region. The four Institutions selected are: A Management Department of a Central University, A Management Department of a self-financing State University, Private Autonomous Institution, Private Autonomous Institution. Data was collected through primary survey. It was found that majority of the students in both sample public and private institutions were from middle income background, belong to metropolitan city and are of general category. Majority of the students had a steady source of income. The study concludes by giving recommendations on improving access of management education by charging differential fee and making policies to ensure equalised opportunities for students from disadvantaged background.

## TAX STRUCTURE IN INDIA AND EFFECT ON CORPORATES & INDIVIDUAL CUSTOMERS

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### ABSTRACT

*In the present paper an attempt has been made to study the impact of Indian Corporate Tax Rates, Sales Tax Rates, Custom Duties, Excise Duties and other taxes on economic indicators such as Personal Savings, GDP and other things. Indian Tax Structure is studied by way of data available and also through conduct of interviews of Industry Experts. Findings have been summarized and conclusions have been drawn from them. Suggestions have been provided for betterment of Tax Structure based on data analysis and interviews of experts. Impact of Tax Structure has been studied with reference to effect on Corporates and individual customers.*



## **MERGERS AND ACQUISITIONS IN INDIAN PHARMACEUTICAL INDUSTRY: A CASE STUDY ON MATRIX LAB**

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### **ABSTRACT**

*Foreign multinational companies along with Indian pharma companies are partnering together to tap opportunities in the fast growing emerging economies (BRIC nations) and the larger established markets in the West and Far East (Japan). Acquisitions, alliances and partnerships are some of the tools used to penetrate and capture a larger share of the potential opportunity in these markets. These developments bode well for the pharma industry and society as a whole who stand to benefit from such alliances and partnerships through reduced costs and streamlined supply chains. The paper describes the recent merger and acquisition which has happened in Indian Pharmaceutical industry. The paper describes the case of acquisition of Matrix Lab by Mylan Laboratories. The paper narrates the rationale and benefits of this acquisition.*

# IMPACT OF ACHIEVEMENT MOTIVATION UPON ACADEMIC ACHIEVEMENT AND SOCIO-ECONOMIC STATUS

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## ABSTRACT

*The present research was aimed at finding out the impact of achievement motivation upon academic achievement and socio-economic status. The sample consisted of 200 boys of class VIII selected randomly from six rural schools of Aligarh district of U.P. India. For measuring achievement motivation and socio-economic status achievement motivation test developed by Rao and socio-economic status scale developed by Pareek and Trivedi was used. Statistical techniques used were coefficient of correlation using Pearson's product moment formula and critical ratio. The results showed that a significant positive correlation was found between achievement motivation and academic achievement. The students belonging to average socio-economic status group have more achievement motivation as compared to those belonging to the high and low socio-economic status group.*

# EXPLORATORY ANALYSIS ON THE TRENDS AND ISSUES RELATED TO STANDARDIZING FINANCIAL REPORTING IN ETHIOPIAN BANKING SECTOR

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## ABSTRACT

*The objective of the study was to explore in to the trends and issues of International Financial Reporting Standard (IFRS) adoption in Ethiopian banking sector. The banking sector is the early adopter of IFRS in Ethiopia. Since 2008 all banks are supposed to follow IFRS. This study conducted using 37 sample audited annual reports of 11 banks and review of related literatures. The result showed that the process of IFRS adoption in Ethiopian banking sector has been sluggish. There are still some private banks who are reporting with reference to GAAP, stated on the commercial code of Ethiopia 1960. The study also found that the problems of IFRS adoption in Ethiopia include: lack of qualified manpower, high cost of conversion, poor law enforcement mechanism among the major ones. The role of NBE on financial reporting quality is, hence, limited for the fact both banks and auditors are found against the standards. It is, therefore, suggested to enhance law enforcement mechanism, revisiting accounting educational and training system in order to streamline the process of standardizing financial reporting practice in the banking and other sector in Ethiopia. Further and comprehensive studies are also worth considering.*

## CHANGING CUSTOMER BEHAVIOR-TIME TO RETHINK BY THE INSURANCE PROVIDERS

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### ABSTRACT

*The present paper is an endeavour to study the customer behavior regarding insurance policies. The buying behavior of the consumer depends upon the awareness of the product, taste and preference of the brand. The customer behavior is changing rapidly around the globe, driven by the diverse economic, demographic, competitive and regulatory environments. To seize the opportunity that these changes present, the insurers can no longer rely on received wisdom about what consumers think and how they behave. The challenge is to really understand what drives customer behavior today, in all the geographies, sectors and channels where they operate. By getting the customer interaction there is an opportunity in every market to do a better job of attracting customers and strengthening relationships in order to drive growth. This paper focuses on customer relationship building especially for insurance sector and its management in general, based on the principles of relationship management in service organizations. Also identify the managerial practices and measures for relationship building for effective and efficient business. The advancement in information technology has fed an expectation among consumers that they will be able to do more independent research when buying insurance products. The interview method was deployed to collect the primary information. This paper analyses two broad approaches to considering customer behavior: rational choice theory and behavioral economics. This paper has also emphasizes to explore what drives consumer behavior in the insurance sector.*

# **EXAMINING EMPLOYEES PERFORMANCE APPRAISAL ISSUES AND CHALLENGES IN BANKS OF PAKISTAN: COMPARATIVE STUDY OF PRIVATE AND PUBLIC BANKS OF PUNJAB PAKISTAN**

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## **ABSTRACT**

*The radical purpose of this study is to identify the factors which affect performance of employees in banking sector and to propose/develop a system for monitoring the evaluation process while deploying identified factors. The study keenly focuses on identifying critical issues and challenges being faced by the employees directly or indirectly influencing performance. The study is designed to examine the effect of performance evaluation system on distinct work related traits such as; behavior, attitude, motivation level and moral of employees in public and private sectors. The methodology used self-administered questionnaire and conducting interviews from the employees. Approximately 50 questionnaires filled by private and public employees followed by 10 interviews from both sector. It's a comparative study of private and public sector which aims to identify various hindering factors influencing the performance of employees. Primary data has been collected through administering questionnaire and interviews followed by critical analysis and thorough examination, 17 aspects influencing performance have been identified such as; specific objectives, objective setting, standard evaluation, unbiased behavior, effective performance, effective communication, training need, appraisal enhancement, appraisal mechanism, appropriate training, difficulties to achieve objectives, coaching/guidance, formal trainings, client/stakeholder, semiannual performance appraisal, performance assessment and then action plan. Furthermore, study compels to adopt proper negotiation, transparent implementation of organization's rules & regulation and comprehensible procedure for effective performance and its evaluation. This research suggests that if the identified 17 factors manipulate employee's performance in banking sector be taken in to account, be given due attention and be exercise will result in obvious improvement of their performance. The worth of this paper is identified through its emerging topic. Performance evaluation is the full fledge formal interaction between an employer and employee. This tool is being widely used to ensure that human resource is being utilized effectively. "Performance appraisal is a systematic description of an employee's job relevant to its strengths and weakness". Performance evaluation system is instrumental to overcome hindering factors which come across to evaluate the performance of employees.*

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