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**A STUDY ON THE JOB SATISFACTION OF THE EMPLOYEES OF BPO SECTOR****V. SAVITHA****HEAD****DEPARTMENT OF BUSINESS ADMINISTRATION  
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KUMARAGURU COLLEGE OF TECHNOLOGY  
COIMBATORE****ABSTRACT**

*Job Satisfaction represents one of the most complex areas facing today's managers when it comes to managing their employees. The aim of the present study is to identify the Job Satisfaction factors related to employees of BPO sector. The target population for this study consists of non-voice BPO professionals from BPO organizations. The present study used a questionnaire to identify the level of Job Satisfaction among the BPO employees, investigating the relationship between three main categories namely occupation, lifestyle and life events. The first category assesses occupational stress and investigates the level of satisfaction, with diverse aspects of work. The second category concerns stress related to lifestyle and evaluated topics such as satisfaction with social life, family life and living environment. The third category of questions assesses life events. The result of factor analysis on job satisfaction factors related to employees in the BPO sector identified eight factors through the results of extraction of factors. The factors dimensions identified are as facilities at Work Place, Freedom and inter personal relationship, Financial and Non-financial benefits, Work Flexibility and Security, Nature of Job, Workplace Ambience, Professional Development and Work Tools and Promotion. In order to improve the job satisfaction of employees it is important to create a friendly environment in the work place, take initiative to give feedback of work to employees, pay scale and promotion may be revised and changed, according to the years of experience gained and telecommuters can work from home (teleworking), and employees in different locations and on different schedules can work together as 'virtual teams'.*



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## A PRODUCTIVE ANALYSIS OF REGIONAL INEQUALITY IN AGRICULTURAL DEVELOPMENT: STUDY OF HARYANA INTER-DISTRICT EMPIRIC

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REWARI**

### ABSTRACT

*Agriculture is the most important sector of Indian economy, the pace of economic growth and wellbeing of general masses are still significantly influenced by the pace of agricultural development. But, like other sectors of Indian economy agricultural development is also marred by huge regional inequalities. Inequality in agriculture is not only present in between states but inequality is also a matter of serious concern with in state. Haryana which is considered as 'Super-Power' in terms of agricultural development is also not an exception of above mentioned trends. Present study attempts to reveals the present scenario of agricultural development in Haryana; while attempting to study the trends of regional disparities in one of most agriculturally developed state of India in selected time periods, study also test the applicability of certain developmental hypotheses in the case of agricultural development of Haryana. This paper has been divided into three different but cohesive sections. Section I deals with the issues and literature related to regional inequalities. Section II focuses on core characteristics of study-area and methodology of the present study. And the last section briefly analyse the levels of agricultural development of Haryana over three specific time periods (i.e. 1990-92, 2000-2002 and 2007-09) by employing deprivation index.*

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**THE STUDY OF KEY SUCCESS FACTORS IN NEW PRODUCT DEVELOPMENT  
PROCESS IN TEXTILE INDUSTRY WITH SPECIAL REFERENCE TO SURAT REGION**

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VEER NARMAD SOUTH GUJARAT UNIVERSITY  
SURAT**

**ABSTRACT**

*The idea of key success factors in new product development is dynamic to many organizations' persistence of business and growth is widely recognized. New products provide many business opportunities for organizations. The importance of key success factors in new product development is key, as corporate purpose and scope sets the guidelines for new product planning. This paper explores the importance of keys success factor of new product development process in the textile organization of Surat. The research findings highlighted the importance of key success factors during Idea generation and concept development stage of new product development phase.*

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## AN EMPIRICAL STUDY ON MARKETING INFORMATION SYSTEM

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**MANASAGANGOTRI**

### ABSTRACT

*This paper has the purpose of being familiarized with the benefits of the marketing information system in companies that operate in the retail business. A field research was done in a major retailer, by means of a case study that consisted of interviews with two employees of the company, one from the top management and one from the marketing area, based on a semi-structured script, in addition to a documental analysis. The results indicate that information and its systematization possess great importance for the development of competitiveness, contributing to the development of the operations and to the promotion of new business opportunities, as provided by the pertinent literature.*

**MOMPREENURSHIP: A NEW TREND OF ENTREPRENEURSHIP****B. N. LALITHCHANDRA****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****EMERALDS ADVANCED INSTITUTE OF MANAGEMENT STUDIES****KODANDARAMAPURAM****T. LAVANYA KUMARI****ASSOCIATE PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****EMERALD'S ADVANCED INSTITUTE OF MANAGEMENT STUDIES****KODANDARAMAPURAM****ABSTRACT**

*It is a proved fact that women play a significant role in the economic development of any economy. We find most influential evidence on the importance of women to economic development from the World Bank's studies on "Gender Mainstreaming Strategies". This research proved the fact that societies that discriminate by gender tend to experience less rapid growth. Today women are not suffering from limited mobility and they are boldly entering into market, without the company of a man, performing economic activities. They are venturing to convert the business environment according to their abilities, needs, education and innovative thinking. Since entrepreneurship is synonymous with risks and brings with it a different set of securities and insecurities, whenever women enter into business, work with patience and are appreciated for their decisions as well thought, well analyzed and well judged. Hence, women are, in recent years, have been recognized as "new engines for growth". Being driven by the spirit of entrepreneurship, in recent years, many mothers are also entering into business activities in general and small business in particular, they are called as "MOMpreneurs". Mompreneur is a female business owner and is designated as "mother working at home" and is managing the work and life in a balanced way. The present paper aims at a critical analysis of "Mompreneurs – who are effectively balancing the role of a mom and the role of an entrepreneur. The paper analyses the recent trends in rise of the mom-premiership, a hot trend in the small business sector. Mompreneurs establish business at home while also acting as the parent of the children and hence, in Asia they are called as "Stay-at-home MOM" (SAHM). As they have more time with family and kids, they are dedicating their time for full time and working as business women. Keeping this new trend of entrepreneurship, the present paper critically examines the recent trends in mom-entrepreneurship in Asia as well as in India.*

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# RELATIONSHIP BETWEEN JOB SATISFACTION AND OTHER PSYCHOSOCIAL VARIABLES: A COMPARATIVE STUDY OF MALE AND FEMALE EMPLOYEES OF BUSINESS PROCESSING OUTSOURCING (BPO) SECTOR

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## ABSTRACT

*The present study deals with gender difference in job satisfaction among the business processing outsourcing sector (BPO) employees. Attempts were also made to assess their interpersonal relationship, psychological sense of well being and, level of happiness and coping style. The sample size was 50 divided into 2 groups (male- 25 and female- 25). Each group was consisted respondents age ranging between 22-35 years and having minimum 2 years of job experience. The data were collected from BPO sector of private company located at Kolkata. Job satisfaction scale, interpersonal relationship inventory, Subjective well being inventory, Oxford happiness inventory and coping checklist II were administered to assess the level of job satisfaction, quality of interpersonal relationship, subjective sense of well being, level of happiness and coping style of the employees. It is revealed that female workers were found to be more satisfied than male workers in their job and in case of subjective sense of well being the same result has been found. A significant difference between the gender has been revealed in job satisfaction and subjective sense of well being. Furthermore, significant correlation has been found between job satisfaction and subjective sense of well being for the entire group of selected sample and a significant correlation could not be drawn between job satisfaction and the other variables except sense of well being for the present sample. The results of the present study can be fruitful for further research studies.*

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**YOGA AND MEDICAL SCIENCE**

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**TARDEO**

**ABSTRACT**

*Yoga is an ancient Indian way of life, which includes changes in mental attitude, diet, and the practice of specific techniques such as yoga asanas (postures), breathing practices (pranayamas), and meditation to attain the highest level of consciousness. It is a psycho-somatic-spiritual discipline for achieving union and harmony between our mind, body, and soul and the ultimate union of our individual consciousness with the universal consciousness. Pranayama is derived from two Sanskrit words, namely, prana, which means vital force or life energy, ayama means to prolong. When a person practices yoga, with yogic attitude (attitude of patience, persistent practice, overcoming obstacles within self, that is, trouncing laziness, anger, delusion, and desire for being different or better than others), there are several changes in physiology.*

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## **A STUDY ON AN ANALYSIS OF SHORT-TERM LIQUIDITY POSITION OF TATA STEEL LIMITED**

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### **ABSTRACT**

*The short-term obligations are met by the firm by realizing from current, floating or circulating assets. These should be convertible into cash for paying obligations of short-term nature. The sufficiency or insufficiency of current should be assessed by comparing them with short-term liabilities. Therefore, a firm must ensure that it does not suffer from lack of liquidity or the capacity to pay its current obligations. The main objective of the present study is to assess the short-term liquidity position of Tata Steel Limited. For analysis, case study method followed and the study covers 15 financial years from 2000-01 to 2014-15. It concluded that the working capital of the company is not satisfactory level; the company should concentrate on their working capital because it shows a negative value.*

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**RULES AND VALUES OF CO-OPERATIVE BANKS**

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**S. S. J. CAMPUS**  
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**ABSTRACT**

*The performance of the co-operative banking sector as a whole has attracted considerable attention in recent years. Today they have become an important constituent of the Indian financial system and cover a large segment of society because of their "PROMPT, PERSONALIZED AND COURTEOUS SERVICE". They take the responsibility of covering the unmonitored sector neglected by commercial banks and are called "purveyors of credit to small and medium enterprises". They provide 32 service with no bars of castes, creed, religion, language, etc. and thus spread the feeling of "Unity in Diversity". Some UCBs operate beyond their state of registration and are governed by the Multi State Co-operative Societies Act, 1984. In addition to their traditional retail banking business, some have also taken up diversified activities like stock investment scheme, opening and maintenance of nonresident and ordinary rupee accounts, merchant banking etc. They owe responsibility not only towards customers but also towards employees and society.*



**CUSTOMERS BUYING BEHAVIOUR IN ASHOK LEYLAND, CHENNAI**

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**ABSTRACT**

*The automotive industry has emerged as a developing industry in the Indian economy. Ashok Leyland (AL) is India's first leader in the technology commercial vehicle industry. It is the first Indian automobile manufacturer. The level of competition keeps on increasing in the automobile market. It is essential for every automobile manufacturing company to understand customers' insight in order to further increase their number of customers. Thus, they need to understand the factors that might influence their customer's assessment of buying a commercial vehicle. The objective of this study is to analyze the customer perceived satisfaction regarding product quality, sales after service and price fairness of customers buying behaviour towards commercial vehicles of Ashok Leyland. Simple random sampling was followed to collect data from customers of Ashok Leyland, Ponnammallee, Chennai. Questionnaires were distributed to 124 respondents and the data were analyzed using percentage analysis, ANOVA single factor and Regression with the help of SPSS package. Rising income has enhanced the purchasing power and more and more people are able to afford commercial vehicles. Friends, family and relatives reference has been found to have significant source of information and influences in commercial vehicles buying. Customers are purchasing the commercial vehicles not only as a means of transport but also as a status brand.*

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**IMPACT OF ENGLISH INVASION ON INDIAN CULTURE**

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**ABSTRACT**

*India is called the cradle of the human race, the birthplace of human speech, the mother of history and the grandmother of tradition. India is a treasure of valuable materials and strong history. Indian culture is one of the oldest, dating back to more than 5000 years. Indian culture can be best expressed in terms of humanity, tolerance, unity, secularism, closely knit social system and a rich cultural heritage. A country that is highly reputed for its rich culture and heritage has undergone a massive change with the invasion of the British and English language into India. Since then India has not only given English prime importance it has also incorporated into its culture, the cultures of many other countries that has diluted the essence of its culture by making way for a cross cultural setup. This research paper is an attempt to re-emphasize the glory and grandeur of Indian culture and tradition among youngsters of this land by bringing to the fore, the true meaning of our ancient practices and its practicality even in today's modern world. In a time when foreigners are more attracted towards our rich culture and our youngsters mesmerized in westernization, there is an urgent need to understand that the need of the hour is to be a cultured human being and a proud Indian.*

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## **BEST PRACTICES FOR ENHANCING USE OF LIBRARY COLLECTION AND OTHER LIBRARY SERVICES**

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### **ABSTRACT**

*Best is something that fulfills requirement of users. Best practices are way to put your worth in front of the world. Library plays important role in distant education, adult education and lifelong learning. Academic libraries serve students, teachers, administrators and researchers. Librarian can enhance their service offerings by helping their customers, accessing best practices information, use it to drive innovation. Similarly, best practices can be used to achieve internal improvements. Adopting programs and strategies that are known to work, promotes cost-effectiveness and ensures accountability. Along with this best practices we can add practices such as in-service training program, Staff promotional practice, earn while learn program, extended library hours, Dynamic Library Website, User feedback, Library Committee etc.*

# ENTREPRENEURSHIP DEVELOPMENT EFFORTS AND THE CHALLENGE OF QUALITY EDUCATION AND HUMAN RESOURCE DEVELOPMENT IN NIGERIA

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## ABSTRACT

*There is a substantial consensus in literature on entrepreneurship and its potency to engender a nation's economic viability, self-employment, and sustained economic development. The study considered Entrepreneurship as the process of increasing the supply of entrepreneurs who can successfully run, and nurture innovative enterprises to growth and sustain them to achieving broad socio-economic developmental goals. The study sees education as one of the preconditions for entrepreneurship development and suggests that the only rational course for the Nigeria Nation is to turn to qualitative Human Resource Development (quality education) and revisit the purpose of education in nation building. This study examines the constraints militating against entrepreneurship education development in Nigeria. The research design adopted for the study was a survey and documentary analysis. The survey involved the collection of data from existing records and findings of the opinion of some people on the subjects, through the use of structured questionnaire. Stratified sampling technique was used to select the respondents for the study. The instrument used was validated and pilot-tested to ascertain the internal consistency using Cronbach Alpha. The reliability coefficient of the questionnaire was 0.71. Data obtained were analyzed using mean, one-way analysis of variance, percentages and frequency count. The results of data analysis indicated that there was no significant difference in the mean responses of the Entrepreneurship Personnel; Education Personnel, and Small Scale Business Personnel. A large proportion of the respondents in all the groups are of the view that failure to link education with entrepreneurship development and the absence of high level training facilities were some of the major obstacles to entrepreneurship development in Nigeria. The study is of the view that education is the tool to upgrade the quality of human capital for the production of goods and services to satisfy human wants and develop the Nation.*

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**FACTORS INFLUENCING THE DECISION OF ADOPTING COMPUTERIZED  
ACCOUNTING SYSTEM (CAS) BY SMALL AND MEDIUM ENTERPRISES (SMEs) IN  
KURUNEGALA URBAN AREA IN SRI LANKA**

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**ABSTRACT**

*This study aimed to investigate factors that influencing the decision of adopting the computerized accounting information system by Small and Medium Enterprises (SMEs) in Kurunagala urban area. This study adopted a survey approach. Characteristics of the CEOs, characteristics of information system (IS), organizational factors and environmental factors were considered as independent variables in the study. The sample size of 85 SMEs was drawn from a population of 437 SMEs registered with the Chamber of Commerce in Kurunegala Urban area, using the judgmental and convenience sampling. Questionnaire was adopted to collect data and analysis was facilitated by the use of Statistical Package for Social Sciences (SPSS). The research findings indicated that, CEO's characteristics, and organizational factors were significant to determine the decision of adopting the CAS by SMEs in the area while competition and characteristics were not affected much to the decision of adoption CAS. Accordingly, recommendations were presented at the end.*

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# ASSESSMENT OF CUSTOMERS' ATTITUDE AND BANKS' GROWTH TOWARDS E-BANKING IN NIGERIA

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## ABSTRACT

*The study is hinged on assessment of customers' attitude and banks' growth towards E-Banking in Nigeria. This study adopted descriptive research design. The population of the study consisted of staff from selected banks namely; GTBank, Zenith Bank, First Bank, Diamond Bank and Access Bank within Lagos State, situated at the Lagos Island, Lagos State. Primary data was used in collecting data from the selected banks. Random Sampling Technique was used in selecting ninety-seven (97) persons which is the sample size representing the study population. The study made use of Chi-square ( $\chi^2$ ) test statistic for independence of testing hypotheses 1 and 2. Relevant data were gathered and analyze, two formulated hypotheses were tested and the entire alternative hypotheses were accepted. The analysis from hypothesis showed that E-banking have effect on the growth of the banking industry and the study also found that E-banking have effect on service delivery. The study recommends that regulatory authorities like CBN (Central Bank of Nigeria) must stipulate standards for the banks to follow to avoid making the banking sector a dumping ground for outdated technological infrastructures.*

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**IMPLEMENTATION MECHANISM OF MGNREGA IN HIMACHAL PRADESH**

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**ABSTRACT**

*The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a major step in the direction of providing security of employment to rural workers by providing at least 100 days of guaranteed wage employment in every year to every household whose adult members volunteer to undertake unskilled manual work. The Act makes a historic step towards recognizing and ensuring work as a right of the people. The major aim of the scheme was to strength the rural society. The Govt. of India has contributed huge capital in this scheme and almost every year this amount has increased. After 9 years of its inception, this scheme has given the mixed results. As MGNREGA is started all over India, we can easily analyze both the positive and negative aspects of this scheme. In some parts it has made the people especially women self-dependent and increased the employment rate while in some parts a number of reports regarding the corrupt activities in MGNREGA, non-availability of work, biasness regarding distribution of work had come. This paper aims at providing an overview of the implementation mechanism of MGNREGA.*

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## EFFECTS OF FDI IN RETAIL SECTOR IN INDIA

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### ABSTRACT

*Apart from being a critical driver of economic growth, foreign direct investment (FDI) is a major source of non-debt financial resource for the economic development of India. Foreign companies invest in India to take advantage of relatively lower wages, special investment privileges such as tax exemptions, etc. For a country where foreign investments are being made, it also means achieving technical know-how and generating employment.*



**AN ANALYSIS OF SERVQUAL AND SERVPERF IN INDIAN BANKING CONTEXT**

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**ABSTRACT**

*“Services sector is the largest sector of India. Services sector accounts for 52.97% of total India’s Gross Value Added (GVA) of 115.50 lakh crore Indian rupees.” (Planning commission, Government of India, 2015). Banking plays a very significant role here. After liberalization Indian banking scenario has changed drastically. Cut throat competition, high customer expectation and dynamic technological changes have forced bank to thrive on service quality. While most of the products in Banks are not much different from each other, as they governed by governing body the only scope of success comes from providing service quality. Service quality is defined as global judgment or attitude relating to the superiority of the service. SERVQUAL and SERVPERF are the most frequently used measuring scale to assess service quality. This paper evaluates the most frequently used measuring scale SERVQUAL and SERVPERF from the existing literatures and understands both the scales comprehensively. Many literary works have been done applying both the scales; primarily electronic search was conducted, then manual assessment and thorough analysis of the articles identified from the computer-based searches were conducted. Finally, Indian banking context has been considered and the rationale for their usage of scale is reviewed. The present paper also tries to give direction to researchers / marketing team regarding the usage of the two scales in practice. It also provides a contrast between the two scales. Though both SERVQUAL and SERVPERF are widely used scales, but SERVPERF scale is found to be superior from the review (Indian banking context).*

**EFFECT OF MOBILE PHONES ON HUMAN BODY**

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**ABSTRACT**

*The cell phone is one of the greatest inventions created by man. Before, we only used the telephone, now we have the cell phone to use for communication on the go. However, like any other good thing, there is always something negative. There are potential health issues that come from frequent use of a cellular phone. Exposure to electromagnetic radiation is almost inevitable, now that mobile phones are everywhere. Even young children use phones. Some of us even sleep with our phones under our pillows. Despite the fact that there are negative effects on the nervous and reproductive systems, cell phones are still used daily. Yes, it is good that every day, mobile technology is changing. Then again, the exposure also changes, and we do not know whether it is good or bad. Various studies indicate that the emissions from a cell phone can be extremely harmful, causing genetic damage, tumors, memory loss, increased blood pressure and weakening of the immune system. The fact that this radiation is invisible, intangible, and enters and leaves our bodies without our knowledge makes it even more intimidating. Global System for Mobile Communications (GSM) and Code Division Multiple Access (CDMA) are the two most prevalent second generation (2G) mobile communication technologies. This paper discusses on the analysis conducted to study the effect of electromagnetic radiation of two mobile phone technologies with different frequencies and power level via experimental works. The experiment was conducted in a laboratory using 10 human volunteers. The period of operation is 10 minutes as the talking time on the phone. Electroencephalogram is used to monitor and capture the brain signals during the experimental analysis for 10 minutes' interval. The result shows that mobile phone serving GSM has the larger effect on brain compared to mobile phone serving CDMA. The effect of mobile phone radiation on human health is the subject of recent interest and study, as a result of the enormous increase in mobile phone usage throughout the world (as of June 2009, there were more than 4.3 billion users worldwide). Mobile phones use electromagnetic in the microwave range. Other digital wireless systems, such as data communication networks, The WHO have classified mobile phone radiation on the IARC scale into Group 2B - possibly carcinogenic. That means that there "could be some risk" of carcinogenicity, so additional research into the long-term, heavy use of mobile phones needs to be conducted. Some national radiation advisory authorities have recommended measures to minimize exposure to their citizens as a precautionary approach. The rapidly evolving mobile phone technology raised public concern about the possibility of associated adverse health effects. The current body of evidence is summarized addressing epidemiological studies, studies investigating adverse biological effects, other biological effects, basic mechanisms and indirect effects. Currently, the balance of evidence from epidemiological studies suggests that there is no association between mobile phone radiation and cancer. This finding is consistent with experimental results. There is some evidence for biological effects, which, however, are not necessarily hazardous for humans. No basic mechanisms of biological effects have been consistently identified yet.*

## SELF EFFICACY AND OTHER PERSONAL RESOURCES AS ANTECEDENTS OF EMPLOYEE ENGAGEMENT: A CRITICAL LITERATURE REVIEW

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**DEHRADUN**

### ABSTRACT

*The present study helps to infer the importance of Self Efficacy of the employees, the antecedents of self efficacy are self leadership tenets, empowerment, leader's support, and coaching. Positive outcomes and Consequences resulting from self efficacy are increased efforts, Work Engagement, Performance, Organization Citizenship Behaviour, Value Congruence, self concordance, intrinsic motivation, resiliency, job and life satisfaction, career ambition, perseverance, resiliency, improved attendance behaviour, less of stress and anxiety, evaluate work place demands more positively and have greater ability to cope with the job demands effectively. Self efficacy along with other personal resources namely Resilience, Optimism, self-esteem, and optimism lead to having better employee engagement. Self efficacy along with other personal resources has better effect on positive outcomes at work place. One of the personal resources namely proactive personality leads to having permanent Work Engagement. Self-efficacy also mediates the relation between anxiety and performance, and the effects of feedback and performance. Further Leaders' behaviours affected performance to the extent that they initially influenced self-efficacy. Self Efficacy along with other independent variables leads to Employee Engagement e.g. Occupational Self Efficacy along with HRD and predicts Employee Engagement. Self -efficacy is an important dimension of psychological empowerment since Conger and Kanungo (1988) have defined psychological empowerment as a motivation related concept of self efficacy. It is to be studied that Self efficacy along with Work Place Spirituality can be determinant of Employee Engagement. In a recent study Work Place Spirituality and Work Role Fit mediates the relationship between Psychological meaningfulness and Employee Engagement. It is to be studied in Indian Context that Individual Spirituality a positive significant relation with Employee Engagement. It is to be studied in Indian Context Individual Spirituality along with self efficacy has positive impact on Employee Engagement. It is to be studied in Indian Context Workplace Spirituality and Individual Spirituality along with Self Efficacy has positive impact on Employee Engagement.*

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