



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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KNOWLEDGE INERTIA AND ITS RELATIONSHIPS WITH ORGANIZATIONAL LEARNING AND ORGANIZATIONAL INNOVATION**HAMIDEH SHEKARI****LECTURER****MANAGEMENT DEPARTMENT****PAYAME NOOR UNIVERSITY****TAFT, YAZD****I. R. OF IRAN****DR. S. ALI AKBAR AHMADI****ASSOCIATE PROFESSOR & HEAD OF HUMAN RESOURCE DEVELOPMENT AFFAIRS****MANAGEMENT DEVELOPMENT****PAYAME NOOR UNIVERSITY****TEHRAN****I.R. OF IRAN****ABSTRACT**

Knowledge has become a significant asset both for individuals and organizations. Thus, successful knowledge management can be the chief determinant for the survival of an enterprise in a knowledge-based economy. Nevertheless, hurdles to efficient and effective knowledge management are many. One of these hurdles is knowledge inertia which may inhibit an organization's capability to learn and solve problems. However, when facing problems, people generally resort to their prior knowledge and experience for solutions. Such routine problem-solving strategy is termed "knowledge inertia". This study aims to establish the constructs of knowledge inertia and examine the relationships between knowledge inertia, organizational learning and organizational innovation. Structural equation modeling is employed to discuss the degree of influence each construct has on others. A questionnaire survey was conducted to collect data from 3 different Universities. A total of 495 valid responses were collected. Our results reveal that when a firm's members have either less learning inertia or experience inertia, the performance of the organizational learning and organizational innovation will be better.

**A STUDY OF HUMAN RESOURCE PERFORMANCE APPRAISAL SYSTEM WITH SPECIAL REFERENCE TO THE
OUTSOURCES SKILED AND UNSKILLED WORKERS OF INTERNATIONAL TOBACCO COMPANY LIMITED, GHAZIABAD**

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ABSTRACT

One of the widely used human resource development mechanism that goes a long way is systematically improving the performance level of an individual as well as organization is the performance appraisal system (P.A.S). Performance appraisal has become a very significant activity in most of the enterprise; it provides data about past, present and expected performance of the employees which is helpful in taking decision on selection training and development. I.T.C. being a giant sized industrial enterprise has adopted a scientific system of performance appraisal of its human resource the most widely used technique is the self appraisal system. The evaluation process comprises Establish performance standards, Communicate performance expectations to employees, Measure actual performance, Compose actual performance with standards, Discuss the appraisal with the employee, If necessary initial corrective action. Achievements have been received for the training and result have been obtained on the basis of Questionnaire related to work environment and personal motivation from outsources of skilled and unskilled workers for a total number of 400 skilled and 300 unskilled workers making a total of 700. Response indicates the Training program have been well organized and perceived by both at senior and junior levels generating a vibrant work culture. The survey indicated that the integrated approach has brought about a radical change in the overall performance of the employees particularly with reference to Clarity of role and responsibility at various levels; Inter personal relations and job relation have improved significantly, Motivation level and morale have gone up considerably, The program has helped the participants to introspect and modify their behavior and improved communication approach at various levels. These training programs and workshop have not only improved the overall climate and culture of the organization but also generated better quantity of life and satisfaction amongst the supervisors and workers in their personal lives.

BUDGET DISCIPLINE UNDER MILITARY AND CIVILIAN REGIMES: ANY DIFFERENCE IN NIGERIA?**EGBIDE BEN-CALEB**

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ABSTRACT

The Nigeria budgetary practices has been characterised with indiscipline and flagrant disregards to budgetary rules and procedures. This culture has been substantially attributed to the long years of military rule. This paper juxtaposes military and civilian regimes in Nigeria with respect to adherence to budgetary estimates. Eight years for each regime were purposively considered (1991 –1998 and 1999-2006). Time series data were retrieved from secondary sources and analyzed using simple variances, percentages, descriptive statistics as well as independent T-Test. The paper found that although budget discipline under democratic regime is arithmetically higher that budget discipline under military system, the difference is not statistically significant. It was therefore recommended that since budget is a law (appropriation Act); it should be accorded the same respect like any other act of the National Assembly as a justification for the democratic tenet of the rule of law. To that end budget implementation and control should be judiciously enforced with a view to achieving the lofty objectives that accompanies each year's budget, as well as reduce the negative pressure that budget indiscipline engenders.

WORKPLACE WELLNESS LEADS TO EMPLOYEE POTENTIAL & HEALTHY ENVIRONMENT – A STUDY IN THE MIDDLE EAST**DR. HARINI J. METHUKU****LECTURER****DEPARTMENT OF BUSINESS & ACCOUNTING****MUSCAT UNIVERSITY COLLEGE****SULTANATE OF OMAN****SIMI SIMON****LECTURER****DEPARTMENT OF BUSINESS & ACCOUNTING****MUSCAT UNIVERSITY COLLEGE****SULTANATE OF OMAN****LINA FERNANDES****LECTURER****DEPARTMENT OF BUSINESS & ACCOUNTING****MUSCAT UNIVERSITY COLLEGE****SULTANATE OF OMAN****ABSTRACT**

This study reviews the key issues involved in the employee wellness in the industries in the Middle East cities. The study addresses the present work place stress and the problems faced by the employees because of the changes in the global business scenario. Further the write-up discusses the role of management in promoting wellness in the Corporates. The literature review highlights the wellness program as a support to healthier working practices. A wellness program was devised to provide a road map for implementing and sustaining an effective wellness program in the Middle East. The intent is that this tool will serve as a useful guide for a healthier state of well being for all employees. Further suggestions are put forward for the success of the wellness programs and its great influence on the creativity of employees at work.



THE IMPACT OF PRODUCT PRICE CHANGES ON THE PROFITABILITY OF SMES IN NIGERIA

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ABSTRACT

This research work treats the impact of pricing on the profitability of organizations, a study of SMEs in Nigeria. The methodology adopted was the survey and empirical approach, with the administration of questionnaires to some SMEs in Nigeria, the financial report of a major sample company was also evaluated to measure the significant impact of pricing on profitability. The Pearson Correlation Coefficient statistical tool, the student t-test as well as the accounting financial ratios were used to measure the impact of change in price on the profitability of the sample company. The work found that there is a relationship between effective pricing and profitability and that any significant change in the price of a product will have its own effect on the turnover as well as the profit of the organization. Recommendations were made for the close monitoring of SMEs and that SMEs should employ the service of price experts when making pricing decisions.



ANALYSIS OF VALUES AND UNDERSTANDING THE NATURE OF HUMAN PERSONALITY (GUNAS) IN THE INDIAN PSYCHO-PHILOSOPHICAL PERSPECTIVES**DR. M. ANBALAGAN****PROFESSOR & HEAD****PG AND RESEARCH DEPARTMENT OF COMMERCE****VOORHEES COLLEGE****VELLORE****DR. A. DHANALAKSHMI****PROFESSOR & CO-ORDINATOR****ACHARYA ACADEMY OF MANAGEMENT STUDIES****BENGALURU - 560 091****ABSTRACT**

*A number of business and industrial enterprises disregard the importance of spiritual, ethical and human values that conditions human behaviour. As a result there are definite signs of deterioration in the ethical and moral standards of the people practically in all walks of life. Indian cultural values are being discredited because they are perceived as incongruous with modern business life. The spiritual tradition of India is rich and profound well of insight and wisdom, one that articulates with precision the whole sweep of human history, potential and purpose. It is a tradition that has successfully survived the millennia unchanged in its core structure and one that stands in stark contrast to the currently dominant mode of western rationalistic thought. The immediate problem that this poses for a full understanding of human functioning is that the **inner subjective experiences** of consciousness are deemed to lie beyond the realms of illusory and meaningless epi-phenomena. The great tradition of Indian thought that gives solutions to the modern economic malaise. Indian literature occupy the heights of human psychological accomplishment and could usefully call upon the insights of any of these sources to aid in addressing the problematic nature of modern-day businesses and have significant bearing on human behaviour. The Samkhya School contributes to the study of personality. The physical world is the manifestation of Prakrti, which is subtle and devoid of any consciousness. On the other hand, Purusa is the self within, Prakrti which is pure consciousness and sentience. Tamas-Rajas-Sattva Gunas give rise to the framework of Space-Time-Causation when evolution starts in association with Consciousness Principle. This paper highlights values that are found in Indian scriptures that would deepen one's thoughts to construct an Indianised value profile for Indian businessman and to epitomize personality of human beings underpinning Guna concept Viz., Sattva, Rajas and Tamas.*

MALNUTRITION AMONG INFANTS: KEY TRENDS AND STATUS

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ABSTRACT

The health status of infants is the powerful indicator of a nation's health, for; they are the precious human resource of tomorrow. Early childhood constitutes the most crucial period in life when the foundations are laid for the physical and sensual development. India has the largest child population with 157.8 million below the age of six years (2001 census), but is performing very poorly by most indices of child well-being worse than even sub-Saharan African countries. Forty six per cent of our children are nutritionally deprived. The central purpose of this paper is to examine and report on the trends and status of malnutrition in India. An attempt is made to identify and discuss malnutrition and child feeding practices, malnutrition and infant mortality, mother's health and malnutrition, reasons for the dismal performance of the programmes based on secondary data and information and to focus on the target specific programmes to combat the situation.

SATISFACTION AND EFFECTIVENESS OF TRAINING AMONG THE EMPLOYEES OF TWAD BOARD – A CASE STUDY

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ABSTRACT

The liberalization of the Indian economy and the many changes has put an unprecedented pressure on most organization to improve performance. Many organizations in the private corporate sector are working on creating sustainable competitive advantage and on progressive globalization. The public sector is being called upon to improve its services or face privatization. People and their development are quite central to meeting these needs with more people and organization recognizing this fact now. The stress today is on wholeness development, which is awakening of the spiritual, moral and cultured economic and political dimensions. There has been a gradual shift in emphasis from machine to man. In other words organizations have to build up competitiveness on strength of not only in physical resources but also on its human resources and on its respective fields. Training attempts to improve staff performance on the current job or prepare them for an intended job. The service sector organizations play a very important social role. By extending benefits to the people of all social and economic segments, provides opportunities for development and for reduction of socio-economic disparities. The range of services in India has increased in both breadth and depth. Services create value by providing a bridge between producer of goods and the beneficiaries or between the production and consumption segments of the society. TWAD Board is a service industry and hence the type of service rendered by is directly affected by the skill and attitude of the TWAD Board employees. Adequate training programmes only improve and enhance the quality of the services. The management is required to understand the various factors which can influence the effectiveness of training among the employees and can give satisfaction to them. This study is conducted to ascertain the views of the employees regarding training.

RETAIL INVESTOR'S PERCEPTION TOWARDS CORPORATE GOVERNANCE – A STUDY OF SELECTED CITIES**GADE SURENDAR****RESEARCH SCHOLAR****DEPARTMENT OF COMMERCE & BUSINESS MANAGEMENT****KAKATIYA UNIVERSITY****WARANGAL – 506 009****DR. S. KAMALESHWAR RAO****PROFESSOR****DEPARTMENT OF COMMERCE AND BUSINESS MANAGEMENT****KAKATIYA UNIVESITY****WARANGAL****ABSTRACT**

Corporate governance is the framework for creating long-term trust between companies and the external providers of capital. Corporate governance involves a set of relationships amongst the company's management, its board of directors, its shareholders, its auditors and other stakeholders. This study is an attempt to find out the perception of the retail investors towards the corporate governance reports, it impact on them and the role of it in decision making process of investment. This study mainly used the primary data which is collected in the form questionnaire. Simple average and standard deviation are used to analyze the data. It is mainly focused whether the retail investors are aware of corporate governance and are they using them in their decision making process. Findings are very interesting majority of the respondents are aware of corporate governance and getting the reports. These reports have been using by them in their decision making.



PROFESSIONAL MANAGEMENT OF SCHOOLS: AN ANALYSIS OF PLANNING FUNCTION.

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ABSTRACT

There is an increasing awareness around the world for incorporating professional management into traditional public services hitherto dominated by the governments to achieve resulted pro rata to the investments. Similar trend has been encompassing the school education sector. Many countries have been initiating reforms to facilitate school based management. It would be appropriate to analyze the prevailing practices of school management in the context of similar reforms being initiated in India. This paper is an integral part of the doctoral dissertation – ‘A study of Management Practices of Secondary Schools’. The main objective of this paper is to explore the prevailing planning practices in school management in terms of the three major components of planning – academic, infrastructure and financial planning. A sample of 188 secondary schools – about 34% of the population in Krishna district of Andhra Pradesh in India, was selected through stratified sampling technique. The primary data was collected through self designed questionnaire and interview schedules. Chi-Square Test and simple percentages were used to analyze the data with the help of SPSS-17. The findings reveal that the planning function is centralized at the higher levels of administrators. Even though liberty prevails in some areas such as instruction planning, the public school managements are not utilizing the provision while some private school managements are excelling in that area. The study suggests the policy makers to facilitate planning at school level to ignite the reforms on a faster pace to turn around the sector for efficiency and accountability.

WORLD

SERVICE QUALITY IN HOSPITALITY INDUSTRY – EXPECTATIONS FROM THE PERSPECTIVES OF MANAGERS AND GUESTS

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ABSTRACT

Service sector is going at a much faster rate than manufacturing and agriculture in India. Service quality is very important for the revenues and profits of any service organizations. Companies can adopt service quality as a method to gain competitive advantage over other players. Customer perception of service quality is very important, since service is intangible. In order to sustain, thrive and excel in the competitive scenario, understanding customer requirement is very important. The aim of this study is to analyze the guests' expectations of service and managers' perceptions of guests' expectations. The SERVQUAL model is used. Much of the contemporary theory considers service quality from the viewpoints of both provider and customer, and Parasuraman et al. (1985) propose a model, which enables perceptual gaps to be identified. In 1991, these authors developed this framework into the SERVQUAL scale. The results show that there is a gap between Managers' perceptions of guests' expectation and actual guests' needs and desires. The key area to be concentrated by the managers of hospitality industry is to develop proper strategy, which will meet guests' expectations of service quality. The findings of the study suggest that guests stayed in the hotels view reliability as the most important satisfactory attribute. Managers of these hotels have to keep up their promises (as spelt out in the communication- promotion) in order to satisfy the guests and maintain their credibility. In order to reduce the gap, managers have to conduct survey at least two to three times in a year. Hotel managers may adopt different ways to assess the gap and take suitable corrective action to reduce the gap.

GOVERNANCE OF MUTUAL FUNDS: THE ANALYSIS OF MANAGEMENT PRACTICES IN INDIA**E. UMA REDDY****ASST. PROFESSOR (MANAGEMENT STUDIES)****CVR COLLEGE OF ENGINEERING****VASTUNAGAR, MANAGALPALLY (V) RR DIST****C M REDDY****PROFESSOR EMERITUS AND CHAIRMAN (MANAGEMENT STUDIES)****DEPT OF BUSINESS MANAGEMENT****OSMANIA UNIVERSITY****HYDERABAD****ABSTRACT**

Governance in mutual fund operations aims at establishment of appropriate checks and balance, full disclosure and reporting for mutual funds offering, fair valuation methods and uniform performance measurement while fulfilling the investor's expectations. Mutual fund industry in India is demonstrating the philosophy of innovative nature in every aspect of the fund management. As a result it is observed that all asset management companies are implementing the best management practices to facilitate their customers with various provisions of utmost advantage. This study of governance of mutual fund includes identifying the mandatory regulations for management practices and also evaluates effectiveness of such practices. The Grievance management information of all Indian Asset Management Companies reveals that there is a need for review of existing management practices.

A STUDY OF ROLE STRESS AMONG TWO INDIAN GOVERNMENT ORGANIZATIONS**BUSHARA BANO****RESEARCH SCHOLAR, DEPT OF BUSINESS ADMINISTRATION
ALIGARH MUSLIM UNIVERSITY
ALIGARH****DR. PARVAIZ TALIB****PROFESSOR
DEPT OF BUSINESS ADMINISTRATION
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ALIGARH****ABSTRACT**

Total stress at workplace may account for 1-10% GDP of the country. India has a mixed economy. Although, country is liberalizing to some extent, but key regulating powers are still in the government hand. Therefore, government authorities are exposed to play a critical role in development of the country. Government employees are called upon to take important decisions regarding policies, plans, procedures etc. As they shoulder critical responsibilities, they are required to have a sound physical and mental health. This research study empirically assesses the occupational stress among the employees of two important government organizations namely archaeological survey of India (ASI), Agra and District Treasury office of Agra. The analysis has been done using ORS scale. This scale comprises of ten role stressors; Inter-role distance, Role Stagnation, Role Erosion Conflict, Role Erosion, Role Overload, Role Isolation, Personal Inadequacy, Self-role distance, Role Ambiguity, Resource Inadequacy indicate key findings as well. The finding reveals that the government employees are facing moderate level of stress. The research established that Resource inadequacy is the most potent stressor. It also identifies that Role Erosion and Role Expectation Conflict has a significant impact on the stress level of employees in different government organizations.

EXECUTIVE ROLE CONFLICT AND ITS CONSEQUENCES**SELVARANI SHANKER****PROFESSOR****DEPARTMENT OF BUSINESS MANAGEMENT****OSMANIA UNIVERSITY****HYDERABAD****ABSTRACT**

Organization being a structure of inter-related roles which to certain extent also tend to be overlapping, role conflict and role ambiguity inevitably occur. Though conflict and ambiguity when they arise to a moderate degree tends to be motivational, however, above the optimum level they have a detrimental influence for the employee and for the organization. The incidences of role conflict and role ambiguity have their basis in the structural aspects of the organization, employee and also how he relates to the organization. Some of the structural aspects are span of control, professional growth in the organization etc,. The consequences of conflict can be both for the organization and the employee. The present study aims to investigate the relationship between role conflict and role ambiguity and certain antecedent and consequent variables. While antecedents are causes that lead to and result in the arousal of role conflict and role ambiguity, consequences refer to the effect of role conflict and role ambiguity. The antecedents examined in the study include age, job tenure, span of control and professional growth in the organization. The consequences studied are job, satisfaction job performance.

WORK ETHICS AND PROFESSIONAL VALUES – A TOOL FOR ORGANIZATIONAL EFFECTIVENESS**DR. S. B. AKASH****ASSOCIATE PROFESSOR & CO-ORDINATOR (M. COM. DISTANCE)****KUVEMPU UNIVERSITY****SHANKARGHATTA – 577 451****ABSTRACT**

Under changing business environment business is too complex and highly competitive; this environment generally encourages organization to develop strong work ethics among employees because work ethics enhances employee productivity, encourages employees to accept responsibilities, improve the capability of employees, facilitates to act with in the purview of rules and regulations ,increases the commitment of employees , team work, understanding among different positions of organization properly, attain the basic objectives of organization, fair behavior come out from each employees of organization at work place, sense of good feeling about organization activities and organization, effective utilization of organizational and societal resources etc , However, it attempted to analyze the level of work ethics and professional values among employees of SSI.



MOBILE TEXT MESSAGING BEHAVIOR AMONG YOUTH IN INDIA: AN EMPIRICAL STUDY BASED ON THEORY OF REASONED ACTION**G. N. SATISH KUMAR****ASSOCIATE PROFESSOR AND HEAD OF M.B.A DEPARTMENT
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MOOSARAMBAGH – 50 0036****S. VANDANA****ASSOCIATE PROFESSOR,
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This empirical study has investigated the Mobile Text Messaging Behavior among youth in India based on Theory of Reasoned Action (TRA) model. The article discussed the impact of mobile text messaging Attitude, Subjective norms towards mobile text messaging and mobile text messaging Intention on mobile Text Messaging Behavior. The study was conducted on 329 young Mobile phone users for a period of 3 months. The data analysis was conducted in a three-stage process. First, reliability tests were performed. Upon satisfactory results, the factor analysis of the collected data was conducted followed by Confirmatory Factor Analysis (CFA) was performed to confirm the findings. SPSS Statistics 17.0 is used to conduct factor analysis and the validity of the model. Once the model was validated, SPSS Amos 18.0 is used to test the overall fitness of the Structure Equation Model (SEM). The results of the study confirmed that the TRA Model is viable in predicting the mobile text messaging Behavior. The findings have revealed that Attitude towards mobile text messaging is having significant positive effect on Behavior and Intention towards Mobile Text Messaging among youth. Subjective norms have negative effect on Intention and no effect on Behavior towards mobile text messaging. Intention towards Mobile Text Messaging has positive effect on Behavior. This study has important implication for researchers to further explore text messaging Behavior based on TRA.

VERON

EDUCATIONAL LOANS: A STUDY OF STUDENTS, EDUCATIONAL INSTITUTIONS AND BANKERS PERSPECTIVE

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ABSTRACT

Higher education is one of the growing horizons in today's scenario. This paper has been designed with the objective that whether these education loans are beneficial for students, educational institutions or for banks. This paper is divided into three parts. Part one represents introduction, review of literature, research methodology and objectives of the study. Part two includes analysis and interpretation. The analysis in this paper is qualitative as well as quantitative. This paper is based on information obtained from primary sources which includes 200 students who have taken education loan from the selected banks in the paper. Secondary data is collected from relevant websites and reports. The null hypothesis has been rejected that there is no significant effect of education on education sector. Final and third part includes findings and conclusion that education loan scheme is beneficial for all whether these are students, educational organizational or banks.

HR PRACTICES THAT ENHANCE HUMAN CAPITAL DEVELOPMENT AND ORGANIZATIONAL PERFORMANCE IN INDIAN SOFTWARE COMPANIES

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ABSTRACT

Rapid globalization of the software industry in recent years had focused a great deal of attention on India, whose software industry is a growing part of the international division of labour in software (Arora et al., 2001). The role played by the software industry in the contemporary world aroused the need for analysis of the HR practices that lead to Human Capital Development of the industry. Understanding India's success in the software industry with the use of Human Capital may assist other developing countries to create a competitive advantage in their software industry. Data for the research was collected using a self administered questionnaire. The questionnaire consists of forty eight items on HR practices for Human Capital Development on a five-point scale ranging from strongly disagree (1) to strongly agree (5) and seven items on organizational performance on a five point scaling ranging from excellent (5) to worst (1). Data was collected from a sample of 200 respondents from 4 software companies in Bangalore, the Silicon Valley of India. Being satisfied with the reliability of the instrument, the researcher carried out factor analysis to identify the HR practices that enhanced Human Capital Development practices and multiple regression to analyze the relationship between HR practices and organizational performance.

BRAND LOYALTY

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ABSTRACT

Brand loyalty is an important component of enterprise marketing strategy. The development of a brand name entails a complex structure which must be understood in order to build a string brand. The study revealed that in terms of first objective the responses of respondents have demonstrated a brand consciousness, price consciousness and prevailing trends in the market. While for the second objective the things suggested for the marketers are to use a blend of marketing mix i.e. competition based pricing, mark up pricing, prevailing pricing. In the third objective customer wants more variety and colors, style and sizes, so new variety and styles should be introduced more frequently. In the fourth objective, the respondents are of the opinion that the activities in each field adjust continually to each other and to changes in their external environments. The fifth object describes that the consumers are found to be rational in their behaviour when they prefer to buy jeans considering price. Even the quality has been kept as the second parameter. While in the sixth and seventh object the respondent are of the opinion that they want more variety and colors, style and sizes. However, the constructs of innovation, service and marketing have a strong impact on brand loyalty development.

FDI IN THE INDIAN RETAIL SECTOR- PROBLEMS AND PROSPECTS**BULBUL SINGH****ASST. PROFESSOR****SRI AUROBINDO COLLEGE OF COMMERCE AND MANAGEMENT
LUDHIANA****SUVIDHA KAMRA****ASST. PROFESSOR****SRI AUROBINDO COLLEGE OF COMMERCE AND MANAGEMENT
LUDHIANA****ABSTRACT**

The retail industry in India is of late often being hailed as one of the sunrise sectors in the economy. AT Kearney, the well-known international management consultancy, identified India as one of the most attractive retail destinations globally from among thirty emergent markets in 2010. The government has allowed FDI in the single brand segment upto 51% and has also allowed 100% FDI in the wholesale segment. However, as of now, FDI in the multi brand segment wherein foreign giant retailers like Wal-Mart operate are not allowed to enter India. This is because the government wanted to ensure that the entry of global retail giants does not displace the existing population of millions of people employed in the local retail business. The retail sector in India is largely dominated by the unorganized players (mom and pop stores/ kirana or neighbourhood stores with 100- 500 square feet floor area). Organised sector forms just 5% of the market. The retail sector in India is under- invested and according to a study by McKinsey, almost Rs 50,000 crores worth of food is wasted because of poor supply chain management. These drawbacks can be removed if the modern foreign retailers are allowed to enter the Indian markets as they shall bring their technical know how and help in cutting prices by removing intermediaries from the supply chain. The paper discusses the problems and benefits of allowing FDI in the Indian retail sector and recommends how it may be gradually introduced when inevitably it must.

RATIO BASED CREDIT EVALUATION MODEL

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ABSTRACT

Only application of sound credit management practices by experienced risk managers will ensure success in today's competitive environment. There are several reasons for using the new approaches to analysis and new approaches reflects the thought that credit analysis is actually risk analysis. One of the most important reasons of interest in and concern with risk management is escalating is that, in recent years the business world has become more and more competitive and the scenario is changing rapidly. Staying ahead in the competition, protecting market share and to secure economise business has witnessed increasing numbers of mergers, buy ones and acquisitions that converted small businesses into divisions of large corporations. This consists of many diversified entities that deal in a variety of products and services. This is reflected in the increasing demand for objective information to help make profitable decision. As organisation grows or is acquired by larger companies, the decision making process becomes more centralised and the traditional methods of credit analysis used by the credit managers are no longer feasible as well as cost efficient. This motivation has helped to stimulate intense credit management focus.

ENHANCING STUDENT EMPLOYABILITY: HIGHER EDUCATION AND WORKFORCE DEVELOPMENT

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ABSTRACT

Universities and industry, which for long have been operating in separate domains, are rapidly inching closer to each other to create synergies. The constantly changing management paradigms, in response to growing complexity of the business environment today have necessitated these two to come closer. Higher education institutions not only contribute skilled human resources to business, but also in various intangible ways. The intersecting needs and mutually interdependent relationship requires identifying means of further strengthening academia-industry partnerships. This paper attempts to explore how business schools can work closely with industry, study the dimensions of academia-industry partnership, and identify possible areas where industry's contribution to academia would be most effective. This Exploratory study involves first hand information from faculty and heads of business schools on this issue, and focuses on the Indian scenario.



IMPACT OF PHYSICAL ENVIRONMENT IN CUSTOMER RETENTION AND RELATIONSHIP BUILDING: A CASE STUDY OF HOTEL INDUSTRY

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ABSTRACT

Individual in a modern society are without a doubt an experienced service consumer. On daily basis, a number of services may be used, ranging from getting a haircut, to using a credit card or talking on the phone. Many services are produced and consumed simultaneously at the service's providers' facility. Therefore, the physical environment becomes an important tool for communicating the quality of the service, setting customers expectations, influencing customer and employee productivity; and creating the service experience. The purpose of this study is to provide a better understanding of the importance of managing the physical environment called as servicescapes and its role in services settings in order to create a relationship between customers and employees, increasing customer loyalty and retention and reducing customer defection rate. The study focuses mainly on the servicescape as perceived from a management perspective. A literature review was conducted which resulted in a conceptual framework that supported the data collection. A qualitative, single case study of Hotel Asia of Jammu was carried out in obtaining primary data. The results of the study indicated that a carefully managed physical environment can attract potential, and maintain previous customers. Furthermore, the commitment and motivation of the employees can also be achieved and maintained. In order to create a correlation between customers and employees, both parties' needs and requirements have to be met with and addressed as in form of Servicescapes.

CONSUMERS' PERCEPTION TOWARDS ORGANIZED AND UNORGANIZED RETAIL: A COMPARATIVE STUDY DONE IN PUNE CITY, INDIA.**MUKTA SRIVASTAVA****LECTURER****ALLANA INSTITUTE OF MANAGEMENT SCIENCES****PUNE****ABSTRACT**

Consumers are the end beneficiary of all retail activities. No matter what type of format a retailer is using, whether organized or unorganized, it has to satisfy the consumers' needs. Keeping this in mind, an attempt has been made to examine the factors influencing the consumers to choose the retail outlet, their satisfaction level and the current loopholes in the Indian retail industry have been highlighted. The present study is purely based on the primary data and is confined to Pune City, India. Consumers shopping both at organized retail outlets and unorganized outlets were interviewed using interview schedule to collect the data. For analyzing the data, T-test, Percentage Analysis, Garrett Ranking Analysis, and Chi-square test were applied. It is found that different set of factors are responsible for drawing a customer in a retail store (organized or unorganized). Poor co-operation, poor after sales service and inconvenient location are the major problems faced by the consumers in case of organized retailing while selling expired products, unavailability of goods and inconvenient parking facilities have been ranked as the topmost difficulties in case of unorganized retail stores. Since the study is conducted on the end users, it is very beneficial for the retailers (both organized and unorganized) as they will be able to understand the psyche of consumers and can build their products and policies accordingly. The study will work as a basis for future research as well.

BREAKTHROUGH MANAGEMENT STRATEGY: EMERGING NEW INNOVATION THINKING IN INDIAN MANUFACTURING INDUSTRIES

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ABSTRACT

Now a day's most of the top management understands that if they fail to face rapidly changing realities, it's highly probable that their capacity to maintain business will diminish in the future. It indicates the need for a new approach to management to sustain in the future. It is evident that the traditional methods for running a successful business frequently fail to produce results as they once did. This puts a different spin on an old question: Should companies look narrowly at their role or be concerned with broader social issues? So they must discover the approach required for a radically changed future. There are no magic formulas that guarantee success in the future. Fortunately, there's another way of looking at the future and the choices ahead of us. It isn't rooted in yesterday, and it's desperately trying to shape tomorrow. The new design approach is called "Breakthrough Management Strategy". The objectives of writing this research paper are to study the Breakthrough Management Strategy in Indian Manufacturing Industries and find out the applications to enhance company's innovation efforts for their future. This paper is based on secondary research. This paper also portrays few cases of manufacturing companies who embarked the breakthrough journey. These companies are focusing systematically and simultaneously on both the present and the future by adopting Breakthrough Management Strategy.

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Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

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Co-ordinator