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VISION

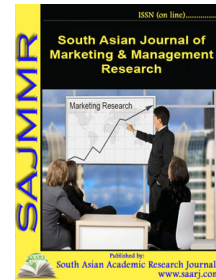
The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



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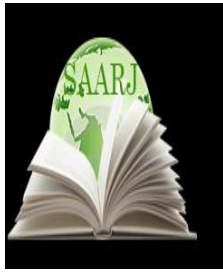
ECONOMIC VALUE ADDED PERFORMANCE – A CASE STUDY IN HINDUSTAN UNILEVER LTD.

DR. (MRS.) S. KALAISELVI*

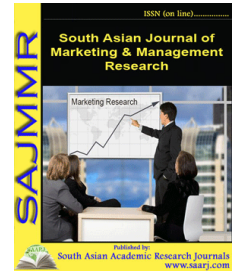
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ABSTRACT

Economic Value Added is the financial performance measure that comes closer than any other to capture the true economic profit of an enterprise. EVA is the performance measure most directly linked to the creation of shareholder wealth over time. EVA-based financial management and incentive compensation system, gives managers superior information and superior motivation to make decisions, that will create the greatest shareholder wealth in any publicity owned or private enterprise. Stern Stewart & Co., is a Global consulting firm, which was established in 1982, developed EVA. Economic Value Added is currently a very popular idea. This has led to restructuring, lowering of cost of capital, efficiency improvement and dramatic increase in current market value. EVA is essentially the surplus left after making an appropriate change for the capital employed in the business. The analysis of Economic Value Added (EVA) of Hindustan Unilever Limited helps in maximizing the wealth of shareholders effectively.



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A STUDY ON CUSTOMER'S PERCEPTION AMONG CREDIT CARD HOLDERS IN SALEM DISTRICT

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ABSTRACT

In a development sensitive welfare economy, the formulation of marketing mix is, of course, a difficult task. The growing magnitude of social costs again makes it more complicated. The regulations of the Reserve Bank of India stand as a major obstacle while making and innovating the policy decisions. Of late, the foreign banks and few of the private sector domestic banks have been found establishing an edge over the public sector commercial banks. The customers are found satisfied with the quality of services made available them. This makes it essential that the public sector commercial banks also practice the principles of modern marketing which may initiate the process of qualitative transformation. A shift in the psychology of investors and general customers has made it urgent that the policy decision makers assign due weightage to the marketing decisions. This would help bankers fantastically while transforming the prospects into uses. It should not be forgotten that even unfounded rumours relating to the behavioral profile of bankers can jeopardize all efforts to get the business. It is against this background that the banking organizations, of late, have been found assigning due weight age to the marketing dimension of the bank management. Credit card is one of the forms of plastic money. It is also one of the services of E-Banking system. A credit card is a plastic card with a magnetic strip on which the required vital information of identity like the name of the card holder, account number, credit limit, date of validity, issuing organization, specimen signature of the card holder etc are enclosed. A credit card enables the holder the cashless purchase of goods and services at selected places.



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UNIVERSAL BANKING IN INDIA OPPORTUNITIES & CHALLENGES

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ABSTRACT

Economic historians have long emphasized the importance of financial institutions in industrialization. More recently, economists have begun more intensive investigation of the links between financial system structure and real economic outcomes. In theory, the organization of financial institutions partly determines the extent of competition among financial intermediaries, the quantity of financial capital drawn into the financial system, and the distribution of that capital to ultimate uses. The choice between universal and specialized banking may affect interest rates, underwriting costs, and the efficiency of secondary markets in securities. The present paper aims to enumerate and rank the opportunities in the Universal Banking in India in financial and marketing sphere. Further, efforts have been made to highlight and rank the challenges of Universal Banking in India.

KEYWORDS: *Economic efficiency, Easy marketing, Transaction cost, Non-performing assets.*



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TOURISM STRATEGIES FOR THE UPLIFT OF HOUSEHOLDS IN KERALA WITH SPECIAL REFERENCE TO THEKKADY

JOHN V. DANIEL*; DR. BABY M.D**

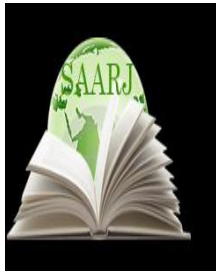
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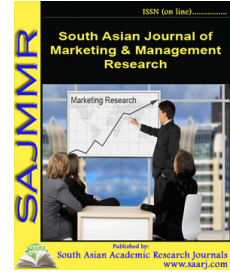
ABSTRACT

A tourism strategy for the uplift of households in Kerala is the main scope of this study. This aims to ascertain the opinion of the respondents about the job satisfaction, economics and infrastructure development of locality through tourism. The study covers socio-cultural , economic and negative impacts of tourism in Thekkady, a renowned Wild life sanctuary in Kottayam district, Kerala.

KEYWORDS: *Households, Kerala, Tourism.*



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“WAGES”- NEW IMPLICATIONS ON AGRICULTURIST: A SCENARIO IN ADILABAD

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ABSTRACT

*Agriculture in our country has not received as much attention as that in the field of agricultural production. In an agricultural country like India, the most of the agricultural crises are faced by the agriculturist and so on effect will be passed to laborers. The instability yield and prices more in the case of commercial crops that has been showing a greater implications and become a serious problem in generating the stability in income of the farmers. In this scenario this paper looks at the determinants of agricultural wages and its linkage and effects with agriculturalist across a particular village called Bhoraj of Adilabad District. as we know the agricultural wages varies from region to region and within the region, this paper empirically analyses the patterns in agricultural wages and its impact on the agriculturist of village Bhoraj the results and analyses drawn from the study states that manpower prices as dramatically risen due to the various schemes adopted by the government of India for example like employment grantee scheme, rajiv roaj ghari yojana, sadahak yojana, MGNREGS and so on, due to this an small and medium farmers are in crises. This paper as shows and understand the insight of the agriculturist. **In this paper we tried to concentrate on to check the** reasons for sudden rise in prices of agricultural manpower, Is there any influence of government policies, Do farmers have any solution for the problem. **The results shows that the reliability** Statistics Cronbach's Alpha is .972 and R value in Regression is .955 and R-Square value is .912 and KMO and Bartlett's Test Measure of Sampling Adequacy is .883 more than 0.5 which indicate statistically significant and Bartlle value is highly significant with .000. This is less than 0.05. The Extraction Sums of Squared Loadings are at 87 % which indicate 13% data was extracted from the study which is nearly significant.*

KEYWORDS: wage structure, cotton farmers, labors, crises.



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MOTIVES BEHIND THE USE OF SOCIAL NETWORKING WEBSITES

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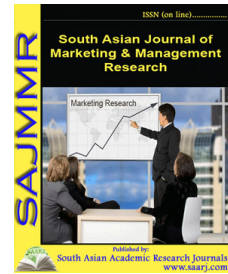
ABSTRACT

This study has been designed to find out the “Motives Behind The Use Of Social Networking Websites”. A sample of 150 respondents which comprises of students, self employed and salaried class people have been selected and studied with reference to various factors which motivates them to join social networking Websites. Based on the response of respondents on various variables, we apply factor analysis by using SPSS to find out the most prominent factors which motivates them to use social networking Websites. Networking & Information gathering by staying in touch with friends and updating about themselves, Attractive Offers and Mentoring, Career Orientation and hangouts are identified as major factors which motivates people to join social networking Websites. Secondly this study also focused on to find the change in usage pattern of Social Networking Websites among users over the period of time. This study also focused on to identify most preferred time of the day for the usage of social networking Websites.

KEYWORDS: *Social networking Websites, Internet, social media platforms, motivating factors and social media marketing tools.*



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MUTUAL FUNDS – AN OVERVIEW OF THE IMPACT OF DEMOGRAPHIC CHARACTERISTICS

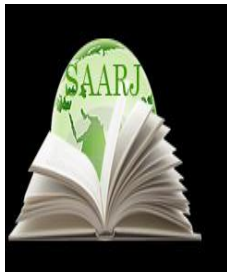
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ABSTRACT

One of the prominent financial innovations is Mutual Funds. There are 33 Asset Management Companies at present and almost all the AMCs have been earning good returns for their investors. Because of the regulations of Security Exchange Board of India (SEBI) and Self Regulatory Body formed by the Association of Mutual Funds in India (AMFI), the functioning and development of the industry is quite good. The industry now entered into consolidation phase. Mergers and Acquisitions have been taking place in the Mutual Fund Industry. The success is definitely tagged to the demographic characteristics of the investors, to have a better understanding of the Mutual Funds. The demographic factors which are responsible for the attitude towards investment in Mutual Funds are examined in the present study.

KEYWORDS: Asset Management Company, Security Exchange Board of India, Association of Mutual Funds in India, Consolidation, Mergers and Acquisitions, Demographic Characteristics.



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MARKETING APPROACH OF OPERATIONAL STRATEGIES IN STU: A STUDY WITH REFERENC TO KERALA SRTC

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ABSTRACT

The economic and effective passenger transportation facility to the public in Kerala is doing by Kerala State Road Transport Corporation (KSRTC), the biggest single fleet owner. Various steps are envisaged to make KSRTC a healthy and competent organization to make the public service more efficient and effective despite it being in a serious debt trap. The article is summarizing the core concept of marketing in terms of service, its value, satisfaction, quality and their exchange, as the service product of State Transport Undertakings (STU) to be viewed beyond that of merely providing service from one origin to a destination but of facilitating consumers to meet their core needs such as attending work place, school, social functions etc. Their focus needs to be changed towards understanding customer preferences and designing marketing strategies to increase the customer base and market share. This paper attempts to apply the principles of marketing to transport operations and design marketing strategies for STUs using marketing tools available taking KSRTC as reference.

KEYWORDS: State Transport Undertaking, Product, Price, Place, Promotion.



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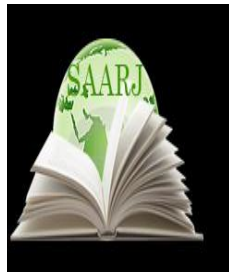
BUILDING INNOVATIVE ORGANIZATIONS

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ABSTRACT

The only way a company can hope to stay ahead now is by being continuously entrepreneurial and innovative, by creating processes and capabilities that allow innovation to flourish and become core strength. Only then is it possible to escape from the game of follow the-leader, of shooting for par. Companies in the twenty-first century can hope to be innovative all the time only if they shift their innovative thinking out of the laboratory and take it to the broad base of the entire organization. A culture of innovation must be nurtured like a living organism, permeating everything the company does, all the time, including the design and operation of its processes. To be perpetually responsive to today's fast-changing markets requires a radically new approach to designing businesses. One thing is common to these companies—their view on innovation. The traditional view of innovation was restricted to the research & development department, or perhaps the marketing department. The activity was episodic, as part of a larger picture of new product planning or of product refreshment. In today's world, that is no longer possible. Somewhere, somehow, some competitor is going to come up to you and say, "Smile, you're on Candid Camera!"—and your new product becomes a joke.



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A STUDY OF THE INFLUENCE OF COMPANY SPECIFIC ATTRIBUTES ON CONSUMER'S PREFERENCE OF FMCG BRANDS

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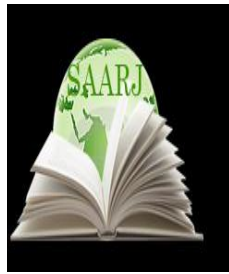
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ABSTRACT

Whether the consumers would exhibit a higher preference for a certain brand depends up to a certain extent on the image of the company offering the brand and the consumers' perception about the company. Managing those company attribute that have the most profound influence on the consumer's brand preference may help in enhancing the chances of the brand being included in the consumer's choice set and the resultant performance of the brand in the market. Thus it is important for a marketer and a brand manager to understand how the characteristics and attributes of the company affect the consumer's preference of brands offered by the company.

The paper examines the influence of the company attributes and the effect of company related factors on the consumer's preference of FMCG brands in the Indian market. The study has been conducted by analysing the response collected from consumers spread over five states of India. Goodwill and popularity of the company are found to be the most important company related factor that influences the consumers' preference of FMCG brands in the Indian market.

KEYWORDS: Brand Preference, Brand Positioning, Brand Image, Goodwill, FMCG.



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EXPLORING THE RELATIONSHIP BETWEEN SERVICE QUALITY AND PURCHASE INTENTION IN RETAIL INDUSTRY

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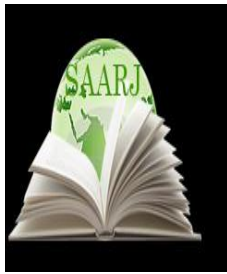
**Project Coordinator,
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ABSTRACT

The purpose of this paper is to find out the components of service quality and purchase intention through review of literature and then determining the major factors affecting service quality and purchase intention in retail paradigm separately. Further, this paper measures the impact of service quality on purchase intention. Factorial study and linear regression was used to measure the impact of service quality on purchase intention.

Paper identifies twelve different antecedents of service quality and seven of purchase intention through extensive review of literature and then through factorial study two major factors, each of service quality and purchase intention in retail sector are determined. Ease and Comfort in Purchasing and Consistency in Performance of Store are investigate as major factors of service quality and Self assessment and Affiliation are investigate as major factors of purchase intention in retail sector. Furthermore, regression result between service quality and purchase intention clearly explain that the higher level of service quality provide higher level of positive purchase intention among customers of retail stores. Marketers have to understand the various components of service quality and purchase intention in order to enjoy the substantial competitive and economic advantages.

KEYWORDS: *Service quality, Purchase Intention, Retailing.*



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**IMPORTANCE OF ETHICAL PUBLIC RELATIONS IN COMPANY
AT PRESENT ERA**

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ABSTRACT

Current competitive environment, required to make good ethical decisions can promote and sustain growth in company. Particularly while taking decision as to expansion or reconstruction of business. The article focuses ethical behaviour in company and failure of ethics under corporate governance to analyse how the growth in the size of company necessitate careful decision-making by the management on a host of issue. Markets for corporate control are thought to perform important ethical functions in promoting a greater shareholder orientation among corporate management.



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AWARENESS OF FINANCIAL EFFICIENCY – A FLIP SIDE OF MFIS

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ABSTRACT

In India where a huge part of population, is still financially excluded, efficiency and sustainability of all types of MFIs is an essential building block for inclusive growth. Proper risk management contributes in financial efficiency which arrests the default rate and results in financial sustainability in the long term. The prime objective of this research is to identify the level of awareness of financial efficiency in all types of MFIs in context of micro financing poor people for self employment in Malwa region of India. This paper uses a data of a sample of 54 institutions including commercial banks, rural regional banks, cooperative banks, NBFC, NGO and others to assess the awareness about financial efficiency on various parameters. The results of ANOVA reveal that all the parameters are financial efficiency are explored and understood by MFIs of all types and sizes. Some are aware about profitability while others take care of asset quality. There are few MFIs who are concerned about all parameters of financial efficiency. The main reason identified for lower understanding of financial efficiency parameters are lack of financial training to employees, regulation, supervision and lack of professional management and lack of infrastructure.

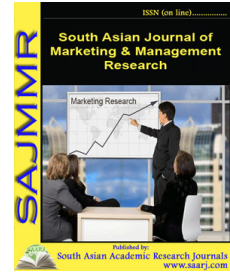
KEYWORDS: *Financial efficiency, Sustainability, Profitability, Financial training, Professional management, regulation and supervision.*



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DIVIDEND POLICY AND ITS EFFECT ON SHAREHOLDERS' WEALTH: A STUDY ON INDIAN BANKING SECTOR IN LIBERALIZED ERA

DR. ARINDAM DAS*; AMALENDUSAMANTA**

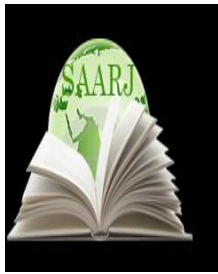
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ABSTRACT

The dividend policy may be constructed as distribution (i.e., timing and pattern) of dividend payment. There are three schools of thoughts on dividend policy. The first school of thought is of the opinion that dividends neither enhance nor diminish value and accordingly, stock holders are indifferent between receiving dividends and enjoying price appreciation. The proponents of the second view are of the opinion that dividends destroy value for stockholders because they are taxed at much higher rates than capital gains. The third school of thought argues that dividend can be value increasing, at least for some firms. In this paper we would like to analyse the effect of dividend policy on shareholders' wealth in the Indian banking sector in post liberalization era during 2000-2001 to 2010-2011. The present study is based on all banking companies which are listed on NSE over the decade from 2000-2001 to 2010-2011. In relation to the objective of our study, we have collected data for the said banking companies on required variables from "CAPITALLINE". In order to measure the effect of dividend policy on shareholders' wealth regression method has been used by taking DPS (dividend per share), RE (retained earnings per share), $PE_{(t-1)}$ (Lagged price earning ratio) and $MPS_{(t-1)}$ (Lagged market price per share) as independent variables and MPS_t (market value per share in the current period) as dependent variable. To ascertain the proportion of explained variation in the dependent variable, coefficient of determination has been reported and tested accordingly.

KEYWORDS: Dividend, Shareholders' wealth, Lagged market price per share, Price earning ratio, Retained earnings per share, Relevance theorem, Irrelevance theorem.



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Research****A TOUCH OF GREEN: GREEN ADVERTISING****SUDHIR SACHDEV*; PROF V.K. MAHNA****

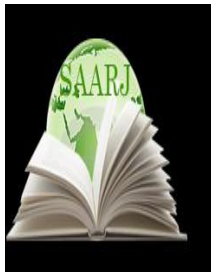
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ABSTRACT

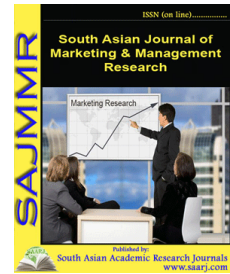
Green management and green marketing are global issues that are creating internal and external pressures on companies to go green. Increasing concerns about environmental and social issues in society and business mean that companies must consider the views of various interest groups in their decision-making. Environmental or 'green' marketing is seen as one tool for sustainable development and satisfaction of multiple stakeholders. An increasing number of marketers are targeting the green segment of the population. New products are positioned based on environmental appeal and green advertising is on the rise as more manufacturers are informing their consumers about pro-environmental aspects of their products and services. A growing number of consumers are actively seeking environmentally friendly products. However, newly discovered "green" consumer, after having used the latest environmentally friendly products, discover that too many claims made in advertisements about the product being "clean" and "green" for the environment are not always true. Given the growing attention placed on environmental issues and the heavy reliance of the consuming public on mass media, the dire lack of credibility in green advertising is a shocking state. While some companies actually changed their products, productions or distribution routines to help save the earth, others are of using marketing jargon to manipulate the consumer into believing their products were greener than they actually are. This became is known as green washing. This study explores relationships between green advertising and public perception. The objective of this study is to find marketing, branding or communication solutions suitable for less-green brands, which are looking to communicate their concern about the environment and attract the growing eco-conscious consumer group, without running the risk of being accused of greenwashing.

KEYWORDS: *Green Marketing, Marketing Communication, Greenwashing*



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CONSUMER SATISFACTION IN LIC
A CASE STUDY OF PUNJAB

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Jalandhar, India.

1. ABSTRACT

Over the last decade, organisations of all types and sizes have increasingly come to understand the importance of customer satisfaction. It has been widely accepted that there is a link between customer satisfaction, customer retention and profitability. Like any other service providers insurers have also realised that they need to be vigilant about customer's perceptions of their services vis-a-vis that of the competitors. They also continuously seek ways to innovate their product offerings and differentiate themselves from competitors. The purpose of this study is to evaluate the status of consumer satisfaction in LIC in Punjab. Various factors affecting consumer satisfaction in life insurance have been taken up like prompt and hassle free claims settlement, attitude of concerned staff, value of money, use of technological advancements etc. The outcome of this study would be of a great interest to LIC and other private players of life insurance business to reduce the gap between consumer's perceptions and satisfaction.

KEY WORDS: *Attitude, Customer Satisfaction, Perceptions.*



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SENSORY MARKETING: IMPACT OF STORE ATMOSPHERICS ON BUYING BEHAVIOUR

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ABSTRACT

In an intensively competitive market, it is difficult for retailers to take advantages from products, price, promotions and retailing network. Retail markets are increasingly competitive and retailers continuously look to differentiate their retail offerings. One way to differentiate is by providing a pleasant and exciting shopping ambience. Therefore, a store space becomes the place full of opportunities to differentiate itself from competitors in the market. Through improving the in- store environment, a store can create an effective consuming condition to stimulate consumers' immediate purchasing action. Retailers aim to provide customers a great experience across channels. In this paper we provide an overview of the existing literature on different atmospheric cues. This paper also presents the review of different theoretical models on consumer responses to atmospheric. The paper is based on exploratory research of the various experimental researches done in last 30 years on store atmospheric cues and its influence on consumer purchase.

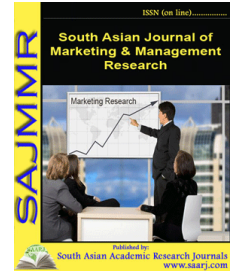
KEYWORDS: *Store atmospherics, Customer experience, Retailers.*



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CORPORATE GOOD AND BAD GOVERNANCE

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ABSTRACT

Corporate governance is an instrument with which we try to contain and control the conduct of capital that is presently flowing across and over national borders, sometimes to bring in the much-needed economic development but on many occasions creating havocs. There are cases of good governance by Tatas, Microsoft, Maruti Udyog Ltd., etc. Now, we hear about bungling in BEML to push the sale of substandard trucks to the Indian Army. In the past couple of years we have heard quite a lot about the debacle of giant corporations both nationally and internationally. There has been failure of Lehman Brothers in the USA which triggered a credit crunch in financial market leading to economic recession all over the world. Later we heard about the collapse of Satyam Computers in India. Even earlier also there have been collapses of the giant corporations. The root cause for this debacle is the financial mismanagement of the companies or simply it can be stated as financial scandals. Therefore these financial scams clearly establish the vulnerability of corporations to manipulations by unscrupulous managers and also that there is a potential risk involved in corporate governance if proper model of financial management is not adopted and implemented. Queen Elizabeth visited the London School of Business in October 2008 and asked the Professors there why nobody watched the issue of credit crunch even though it was a universal problem. To which a Professor of Economics replied that the 'financial wizards' lacked imagination. This is, in fact, another kind of risk involved in corporate governance. The paper presents the all aspects of corporate good and misgovernance, the relationship between company's management, its board, its shareholders and its stakeholders and identifies the various forms of risks in the governance of

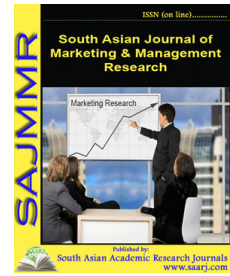
corporations. It presents a thorough analysis of financial management, the loopholes in its mismanagement, and suggests ways of mitigating risk involved in accounting procedures and ensuring transparency thus avoiding total collapse of the corporations.



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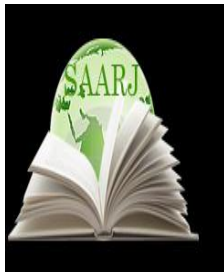
A STUDY OF ENTREPRENEURSHIP SPIRIT VIRUDHUNAGAR TAULK

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ABSTRACT

Entrepreneurial spirit in a geographical area has transformed places and cites. Countries like Singapore purely have grown due to entrepreneurship. The present study makes a study about the entrepreneurial spirit among the present and future entrepreneurs of Virudhunagar taulk.



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STUDY OF FACTORS IMPORTANT FOR PREFERRING OF E-GOVERNANCE IN INDIA

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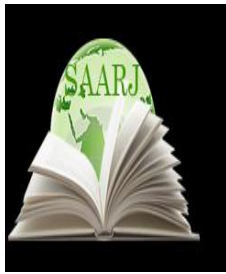
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ABSTRACT

The rapid development, growth and proliferation of the internet based services have led to the acceptance of these information and communication technologies (ICT) and have also seeped in to the public services. In fact offering web based e- governance services has become a global trend. The Indian government has also implemented web based services to its citizens as ICT has become an important part of routine life. E-governance is used to deliver and communicate information about government services such as Vehicle Registrations, VAT and other taxes, Application for building permission, Declarations to police, Enrollment in higher education, Change of address, Registration of new company, government bids and tenders etc. to its citizens for better governance. This paper focusses on identifying factors which lead to the preference of web based services over traditional methods.

KEYWORDS: *e- governance, India, service delivery, relative advantage.*



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**DETERMINANTS OF GREEN PURCHASE BEHAVIOR OF
UNIVERSITY TEACHERS**

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ABSTRACT

Changing global environment has led consumers be increasingly concerned about the environment. This concern has begun to be displayed in their purchasing patterns, with consumers increasingly preferring to buy the so-called 'environmentally friendly products'. Several authors had linked level of education to this growing green consumption behavior. This study attempts to verify this education–green behavior link by studying the green consumer behavior of university teachers, one of the most highly educated segments. This study identifies the factors that influence their green purchase behavior, and distinguishes between the teachers willing to purchase green products from teachers not willing to purchase in terms of predictor variables. The variables included are demographic variables, awareness about the environmental impacts of products and specific pro environment buying variables. The findings show that they are aware of the existence of environmental activism, even though their concerns are not always translated into green purchase behavior. The findings suggest that energy saving, eco-label and need for environmental information are the three important factors influencing green purchase behavior of university teachers. Switching products for ecological reasons, preference of ecological quality, plastic carry bags are more convenient and should not be banned are the good discriminators between the groups willing to buy and not willing to buy green products. These variables can be used by the marketers to identify the green consumer segment. The findings of the study help to formulate the green marketing strategies to promote and target the educated consumers. The current research is the first attempt to study the green purchase behavior of educated consumers.

KEYWORDS: *Green marketing, green purchase behavior, environment – friendly, eco- label, educated consumers.*

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2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
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